



# Federal Emergency Management Agency

Washington, D.C. 20472

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**MEMORANDUM TO:** *Flood Insurance Manual* Subscribers

**FROM:** Howard L. Leikin   
Deputy Administrator  
Federal Insurance and Mitigation Administration

**SUBJECT:** October 1, 2001, Manual Revisions

The Federal Insurance and Mitigation Administration (FIMA) is pleased to provide you with the latest updates to the *Flood Insurance Manual*.

Your new revision pages contain all of the changes that will go into effect October 1, 2001. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the October 1, 2001, effective date.

Following are highlights of the October 2001 revisions:

- In regard to methods of submitting applications, endorsements, and premiums to the NFIP, broadening of the term “certified mail” to include not only the U.S. Postal Service but also certain third-party delivery services that provide proof of mailing (General Rules section).
- In regard to rating buildings over a “crawl space,” clarification that mandatory use of the *Specific Rating Guidelines* applies when the floor of the crawl space is within 2 feet below grade on all sides and the elevation of this floor is below the Base Flood Elevation (Rating section).
- Introduction of requirement to document eligibility for Preferred Risk Policy new business applications (Preferred Risk Policy section).
- Revision of Cancellation/Nullification Reasons 4, 16, and 19 (Cancellation/Nullification section).
- Updated Community Rating System tables (Community Rating System section).

The FIMA strives to provide you, the producer, with up-to-date information so that you are able to assist your customers in securing the best flood protection available according to their individual needs.

Attachment

# Change Record Page

## Effective Date: October 1, 2001

Updates and corrections to the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner.\*

Please keep this Change Record Page in your manual for reference.

Remove	Insert
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## GENERAL RULES

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### I. COMMUNITY ELIGIBILITY

#### A. Participating (Eligible) Communities

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency's (FEMA's) Federal Insurance Administration (FIA).

#### B. Emergency Program

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

#### C. Regular Program

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

#### D. Maps

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBM's renamed a Flood Insurance Rate Map (FIRM), if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) - The official map of the community containing detailed actuarial risk premium zones.
3. Rescission - Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

#### E. Probation

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A

community is placed on probation for 1 year (may be extended) during which time a \$50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy, issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

#### F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed. Coverage on 3-year policies remains in effect until the next anniversary date.

#### G. Non-Participating (Ineligible) Communities

A community is notified that it has flood-prone areas when FIA publishes a map showing the areas subject to severe flooding.

#### H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section for additional information.

#### I. Federal Land

Buildings and/or contents located on land owned by the federal government are eligible for flood insurance if the federal agency having control of the land has met floodplain management requirements. All federal land is recorded under the local community number even if that local community does not have jurisdiction.

### II. POLICIES AND PRODUCTS AVAILABLE

#### A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of a Dwelling Form, a General Property Form, and a Residential Condominium Building Association Policy (RCBAP) Form.

## B. Preferred Risk Policy

The Preferred Risk Policy is available for owners of single family and 2-4 family dwellings in B, C, and X Zones.

## C. Residential Condominium Building Association Policy (RCBAP)

The RCBAP is a condominium association policy that covers the common elements and all structural items of the units within a building. It also covers contents owned in common.

## D. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own Company.

## E. Scheduled Building Policy

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

## F. Group Flood Insurance

Group Flood Insurance is issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

## III. BUILDING PROPERTY ELIGIBILITY

### A. Eligible Buildings

Insurance may be written only on a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been

used as insulation material in conjunction with energy-efficient building techniques.

### 1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability. The SFIP does not cover any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.

### 2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

- A *manufactured home* (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
- A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

**NOTE: All references in this manual to manufactured (mobile) homes include travel trailers without wheels.**

#### a. Manufactured (Mobile) Homes - New Policies Effective on or After October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard area. For flood insurance coverage, all new

18. Tent
19. Time Sharing Unit Within Multi-Unit Building
20. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
21. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

**B. Contents Coverage**

1. Automobiles--Including Dealer's Stock (assembled or not)
2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

**C. Non-Residential Condominium Unit**

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents coverage only may be purchased by the unit owner.

**VIII. POLICY EFFECTIVE DATE**

**A. Binders**

No oral binder or contract is permitted. No written binder shall be effective unless issued with the express written authorization of the Federal Insurance Administrator

**B. Start of Waiting Period**

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

**C. Effective Date**

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example:

presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.

3. New Policy (in connection with mortgage portfolio reviews)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.
4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 1995, policy applied for and presentment of premium--August 3, 1995, policy effective date--August 4, 1995.) The waiting period rule listed under B.1 or B.2 above must be used.
5. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium. For NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-

rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

6. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only one kind of coverage, either building or contents only, the 30-day waiting period applies.

In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the

30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next highest PRP amount above that.

7. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage by a condominium unit owner at the time of the loan, i.e., where building coverage is not being purchased by the unit owner.
8. New Policy (cancel/rewrite to obtain ICC Coverage)--Provided that the application and premium are received before an anniversary date, the 30-day waiting period does not apply to a cancel/rewrite of a 3-year policy at an anniversary date to obtain Increased Cost of Compliance (ICC) coverage.
9. New Policy (documentation required)--The insurer may rely on an agent's representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.
10. Community's Initial Entry or Conversion from Emergency to Regular Program--Process according to rules 1 through 9 above and 11 below.
11. Endorsements--With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. The increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.
13. Renewals (higher PRP limits)--The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.
14. Renewals (deductible reduction)--The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

## **IX. COVERAGE**

### **A. Limits of Coverage**

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed.

### **B. Deductibles**

Deductibles apply separately to building coverage and to contents coverage.

### **C. Coverage D - Increased Cost of Compliance (ICC) Coverage**

For all new and renewal policies effective on or after May 1, 2000, the ICC limit of liability is \$20,000.

The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all Standard Flood Insurance Policies, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- a. Be a repetitive loss structure as defined, for which NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; *OR*
- b. Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium for each policy year.

## **D. Reduction of Coverage Limits or Reformation**

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

Complete provisions for reduction of coverage limits or reformation are described in:

1. Dwelling Form, section VII, paragraph G.
2. General Property Form, section VII, paragraph G.
3. Residential Condominium Building Association Policy, section VIII, paragraph G.

## **X. SPECIAL RATING SITUATIONS**

### **A. Tentative Rates**

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application.

### **B. Submit-For-Rate**

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 8 for the applicable waiting period.

Submit-for-rate policies must be rerated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

### **C. Provisional Rates**

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

#### **D. Buildings in More Than One Flood Zone**

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

### **XI. MISCELLANEOUS RULES**

#### **A. Policy Term**

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

#### **B. Application Submission**

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail.

In the context of submission of applications, endorsements, and premiums to the NFIP, the term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 7.

Producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the application and premium are received by the NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

#### **C. Delivery of the Policy**

The producer is responsible for delivering the declarations page and the policy contract of a new

policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

#### **D. Assignment**

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property upon transfer of title without the written consent of the NFIP.

Policies on buildings in the course of construction and policies insuring contents only may not be assigned.

#### **E. Producers' Commissions (Direct Business Only)**

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than \$10 and is computed for both new and renewal policies as follows: Based on the total prepaid amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent on the excess of \$2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.

**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
<b>BUILDING TYPE</b>	No Basement/Enclosure	.45 / .13	.70 / .23	.45 / .13		.43 / .13		.43 / .13	
	With Basement	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	With Enclosure	.53 / .20	.81 / .35	.53 / .20		.60 / .20		.60 / .20	
	Manufactured (Mobile) Home	.45 / .28	.70 / .23					.60 / .26	
<b>CONTENTS LOCATION</b>	Basement & Above				.98 / .46		.98 / .46		1.13 / .50
	Enclosure & Above				.98 / .46		.98 / .46		1.13 / .41
	Lowest Floor Only - Above Ground Level				.70 / .43		.70 / .43		.62 / .26
	Lowest Floor Above Ground Level and Higher Floors				.70 / .23		.70 / .23		.62 / .23
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.18 / .12
	Manufactured (Mobile) Home								.52 / .36

**FIRM ZONE D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
<b>BUILDING TYPE</b>	No Basement/Enclosure	.68 / .23	.79 / .41	.68 / .23		.79 / .41		.79 / .41	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home	.80 / .52	.80 / .52					1.60 / .58	
<b>CONTENTS LOCATION</b>	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.79 / .41		.79 / .41		1.58 / .34
	Lowest Floor Above Ground Level and Higher Floors				.79 / .28		.79 / .28		1.58 / .34
	Above Ground Level - More than One Full Floor				.18 / .12		.18 / .12		.20 / .12
	Manufactured (Mobile) Home								1.58 / .34

**FIRM ZONES AO, AH ("No Basement" Buildings Only)<sup>1</sup>**

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance <sup>2</sup> (AOB, AHB)	.17 / .06	.17 / .06	.17 / .11	.17 / .11
Without Certification of Compliance or Elevation Certificate <sup>3</sup>	.69 / .17	.80 / .30	.80 / .20	1.59 / .25

<sup>1</sup> Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

<sup>2</sup> "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

<sup>3</sup> "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

\*\*\* **SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

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

**FIRM ZONES AE, A1-A30 -- BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home	
	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	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08
+3	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.16 / .08	.17 / .08	.18 / .08
+2	.22 / .08	.22 / .08	.17 / .08	.17 / .08	.16 / .08	.16 / .08	.21 / .08	.21 / .08
+1	.39 / .08	.39 / .10	.24 / .08	.22 / .08	.17 / .08	.17 / .08	.43 / .08	.59 / .08
0	.67 / .08	.79 / .20	.50 / .08	.45 / .18	.35 / .08	.37 / .16	1.07 / .08	1.39 / .08
-1 <sup>2</sup>	1.71 / .86	2.57 / 1.23	1.56 / .78	2.22 / .81	.83 / .45	.96 / .66	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Only -- Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+3	.21 / .12	.19 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12	.21 / .12	.18 / .12
+2	.21 / .12	.25 / .12	.21 / .12	.20 / .12	.21 / .12	.18 / .12	.21 / .12	.27 / .14
+1	.42 / .12	.39 / .21	.24 / .12	.30 / .12	.21 / .12	.18 / .12	.32 / .12	.44 / .21
0	.89 / .12	.75 / .56	.55 / .12	.52 / .33	.23 / .12	.25 / .12	.97 / .12	.97 / .71
-1 <sup>2</sup>	2.44 / .96	2.00 / 1.54	1.52 / .64	1.33 / .96	.31 / .12	1.02 / .12	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.18 / .12	.18 / .12	.18 / .12
+3		.18 / .12	.18 / .12	.18 / .12
+2		.18 / .12	.18 / .12	.18 / .12
+1		.18 / .12	.18 / .12	.18 / .12
0		.18 / .12	.18 / .12	.18 / .12
-1		.18 / .12	.18 / .12	.18 / .12
-2		.18 / .12	.20 / .12	.20 / .12

<sup>1</sup> If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

<sup>2</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor 1 to 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

\*\*\* **SUBMIT FOR RATING**

NOTE: The definition of Manufactured (Mobile) Home includes travel trailers.

**TABLE 6.  
PRECALCULATED PRE-FIRM PREMIUM TABLE**

AMOUNT OF INSURANCE	PREMIUM <sup>1</sup> EXCLUDING ICC, <sup>2</sup> EXPENSE CONSTANT, AND FEDERAL POLICY FEE <sup>3</sup>			
	A, AE, A-1-A30, AH, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
<b>BUILDING</b>				
\$ 20,000	\$ 146	\$136	\$ 176	\$ 164
\$ 30,000	\$ 219	\$204	\$ 264	\$ 246
\$ 40,000	\$ 292	\$272	\$ 352	\$ 328
\$ 50,000	\$ 365	\$340	\$ 440	\$ 410
\$ 60,000	\$ 402	\$363	\$ 570	\$ 474
\$ 70,000	\$ 439	\$386	\$ 700	\$ 538
\$ 80,000	\$ 476	\$409	\$ 830	\$ 602
\$ 90,000	\$ 513	\$432	\$ 960	\$ 666
\$100,000	\$ 550	\$455	\$1,090	\$ 730
\$125,000	\$ 643	\$513	\$1,415	\$ 890
\$150,000	\$ 735	\$570	\$1,740	\$1,050
\$175,000	\$ 828	\$628	\$2,065	\$1,210
\$200,000	\$ 920	\$685	\$2,390	\$1,370
\$225,000	\$1,013	\$743	\$2,715	\$1,530
\$250,000 <sup>4</sup>	\$1,105	\$800	\$3,040	\$1,690
<b>CONTENTS</b>				
\$ 5,000	\$ 40	\$ 40	\$ 48	\$ 48
\$ 10,000	\$ 79	\$ 79	\$ 95	\$ 95
\$ 15,000	\$119	\$119	\$143	\$143
\$ 20,000	\$158	\$158	\$190	\$190
\$ 25,000	\$177	\$179	\$240	\$247
\$ 30,000	\$195	\$199	\$290	\$304
\$ 40,000	\$232	\$240	\$390	\$418
\$ 50,000	\$269	\$281	\$490	\$532
\$ 60,000	\$306	\$322	\$590	\$646
\$ 70,000	\$343	\$363	\$690	\$760
\$ 80,000	\$380	\$404	\$790	\$874
\$ 90,000	\$417	\$445	\$890	\$988
\$100,000	\$454	\$486	\$990	\$1,102

<sup>1</sup> Premium before applying any CRS credits or optional deductible factors.

<sup>2</sup> Add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6.

<sup>3</sup> Add \$80 to the premium selected from the table above to cover Expense Constant and Federal Policy Fee.

<sup>4</sup> Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

**TABLE 7. EXPENSE CONSTANT, FEDERAL POLICY FEE,  
AND PROBATION SURCHARGE TABLE**

EXPENSE CONSTANT <sup>1</sup>		FEDERAL POLICY FEE <sup>2</sup>	PROBATION SURCHARGE
STANDARD FLOOD POLICY	SCHEDULED BUILDING POLICY		
\$50	\$45	\$30	\$50

<sup>1</sup> The Expense Constant applies to new business and renewal Standard Flood Insurance Policies and Scheduled Building Policies. For the Residential Condominium Building Association Policy, refer to page CONDO 7. For the Preferred Risk Policy, there is no Expense Constant for new or renewal policies.

<sup>2</sup> For the Preferred Risk Policy, the Federal Policy Fee is \$5.

**III. DEDUCTIBLES**

A standard \$500 deductible applies in all non-SFHA zones. The insured may choose a deductible amount different from the standard \$500 for Post-FIRM or the standard \$1000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 21 for Residential Condominium Building Association Policy optional deductibles.

**A. Buy-Back Deductibles**

Policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 21 must be used to calculate the deductible surcharge.

**B. Changes in Deductible Amount**

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

This “built in compliance” rule also applies to Pre-FIRM construction if the date of construction was on or before December 31, 1974, and was on or after the FIRM date.

*Example:*

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building’s location as Zone C. Ten years later in 1984, a new map placed the building in an A zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

5. V Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post- ‘81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

- a. The policy must be rated using the BFE printed on the FIRM that includes wave height.
- b. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
- c. The effective date of the FIRM is on or after 10/1/81.
- d. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment located below the BFE are considered obstructions.

6. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

- a. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

*Example:*

An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18’. The BFE was 10’. The Lowest Floor rating was a +8 elevation differential. The map was revised, changing the BFE to 11’. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9’. Due to the alteration, the new map must be used and the building is rated as -2.

- b. If a Pre-FIRM or Post-FIRM building is substantially improved or substantially damaged, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

*Example:*

A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a Standard Flood Insurance Policy.

**D. Submit-for-Rate**

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the NFIP for an individual (specific) rate. As

with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the submit-for-rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment, and the approximate value of each item located in the enclosure.
6. Certified letter from either a local building official, an engineer, or an architect verifying that any such enclosures are designed/ built with breakaway walls.
7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.

For policies written by the NFIP Servicing Agent, all of the appropriate documentation listed above should be submitted to the NFIP Underwriting Department, P.O. Box 6466, Rockville, MD, 20849-6466.

If the building is insurable, the Underwriting Unit will deliver a written rate and the applicable ICC premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following two exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-rate quotations, excluding the ICC premium, Expense Constant, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

#### **E. Crawl Space**

A building over a "crawl space" (under-floor space) that has its interior floor (finished or not) within 2 feet below grade on all sides, when the elevation of this floor is below the base flood elevation (BFE), must be rated using the *Specific Rating Guidelines*. Under the NFIP rules and regulations, a crawl space with its interior floor below grade on all sides is considered a basement; therefore, the Standard Flood Insurance Policy basement coverage limitations apply. However, for the purposes of coding the application and *TRRP Plan* reporting, this type of building must be coded as an "elevated building with enclosure." This is being done to allow the use of the *Specific Rating Guidelines* when the crawl space elevation is 1 foot or lower below the BFE.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS<sup>1</sup>**

	<b>BUILDING</b>	<b>CONTENTS</b>
WITH CERTIFICATE OF COMPLIANCE <sup>2</sup>	.17/.04	.17/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>3</sup>	.77/.06	.80/.20

**POST-FIRM**  
**UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE<sup>1</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>4</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.53/.05	.45/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>5</sup>
+2 TO +4	.76/.05	.65/.17	
+1	1.31/.11	1.10/.72	
0 OR BELOW	***	***	
+2 OR MORE	.44/.04	.33/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>6</sup>
0 TO +1	.63/.05	.55/.15	
-1	2.88/.13	1.68/.82	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	3.30/1.01	2.02/1.10	NO ELEVATION CERTIFICATE

<sup>1</sup>Zones A, AO, or AH buildings with basement/enclosure--Submit for rating.

<sup>2</sup>"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

<sup>3</sup>"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

<sup>4</sup>For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .18/.12.

<sup>5</sup>NO ESTIMATED 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.

<sup>6</sup>WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

\*\*\*Submit for rating.

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**AR AND AR DUAL ZONES**

**BUILDING**

PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.61/.04
With Basement	.89/.06
With Enclosure	.61/.04

**CONTENTS**

PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	.98/.46
Enclosure and above	.98/.46
Lowest floor only- above ground level	.70/.43
Lowest floor above ground level and higher floors	.70/.23
Above ground level more than 1 full floor	.18/.12

**BUILDING**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.16/.03	.16/.03
+3	.17/.03	.17/.03
+2	.18/.03	.18/.03
+1	.39/.04	.26/.04
0	.61/.04	.80/.04
-1 <sup>4</sup>	<b>See footnote</b>	

**CONTENTS**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.21/.12	.21/.12	.21/.12	.18/.12
+3	.21/.12	.21/.12	.21/.12	.18/.12
+2	.21/.12	.21/.12	.21/.12	.18/.12
+1	.42/.12	.24/.12	.21/.12	.18/.12
0	.70/.43	.70/.23	.23/.12	.18/.12
-1 <sup>4</sup>	<b>See footnote</b>			

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup>Base deductible is \$1,000.

<sup>3</sup>Base deductible is \$500.

<sup>4</sup>Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981<sup>1</sup> -- POST-FIRM CONSTRUCTION<sup>2</sup>**

**FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 <sup>3</sup>	1.61/.08	1.54/.08
-1 <sup>4</sup>	5.01/.31	2.55/.23
-2	***	***

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

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	2.06/.34	1.31/.34	.67/.37	.38/.25
-1 <sup>4</sup>	4.72/2.59	2.73/1.83	.81/.37	.38/.25
-2	***	***	***	***

<sup>1</sup>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 on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

<sup>3</sup>These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

\*\*\*Submit for rating.

**REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION<sup>1</sup>  
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 RATES <sup>1</sup>**

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	.68/.22	.79/.41	.82/.61	.95/1.14	.45/.13	.70/.23
	WITH BASEMENT	.73/.37	.79/.37	.88/1.22	.95/1.00	.53/.20	.85/.38
	WITH ENCLOSURE	.73/.31	.79/.41	.88/1.15	.95/1.14	.53/.20	.85/.39

**REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.45/.13	.70/.23	.68/.22	.79/.38
	WITH BASEMENT	.53/.20	.85/.38	***	***
	WITH ENCLOSURE	.53/.20	.85/.39		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) <sup>2</sup>			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) <sup>3</sup>		.17/.06		.17/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>4</sup>		.69/.17		.80/.20	

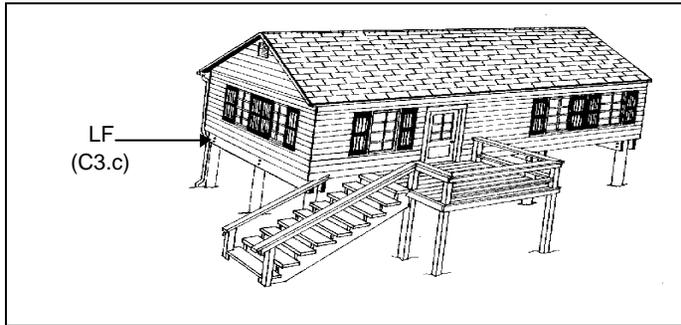
<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

<sup>2</sup>Zones AO, AH BUILDINGS WITH BASEMENT: Submit for rating.

<sup>3</sup>"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

<sup>4</sup>"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

\*\*\*Submit for rating.



**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION  
DATE OCTOBER 1, 1981, AND AFTER**

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG—Highest Adjacent Grade

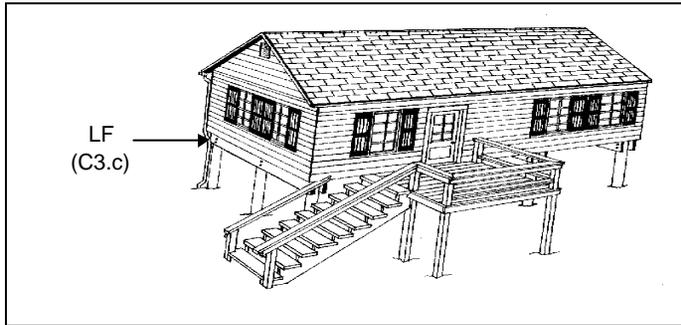
<sup>5</sup> See page LFG 1 for optional elevation rating

<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

**NOTE:** *Above references may not apply to this page.*

<b>Building Description</b>	One floor without enclosed area (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure or open-wood latticework or insect screening
<b>Machinery or Equipment Servicing Building</b>	No machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION  
DATE OCTOBER 1, 1981, AND AFTER**

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG—Highest Adjacent Grade

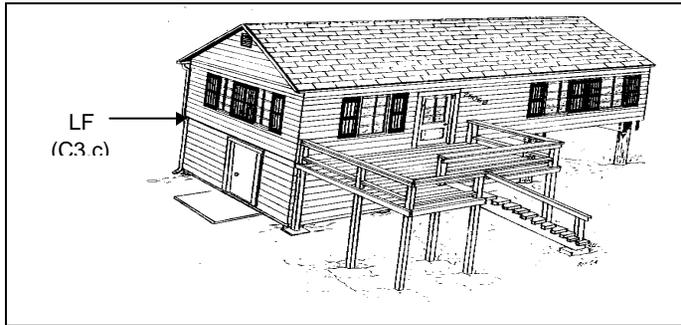
<sup>5</sup> See page LFG 1 for optional elevation rating

<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

*NOTE: Above references may not apply to this page.*

<b>Building Description</b>	One floor without enclosed area (See Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure or open-wood latticework or insect screening
<b>Machinery or Equipment Servicing Building</b>	With machinery or equipment at or above BFE
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	Use 1981 Post-FIRM V1-V30, VE Zone <b>With Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION  
DATE OCTOBER 1, 1981, AND AFTER**

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG—Highest Adjacent Grade

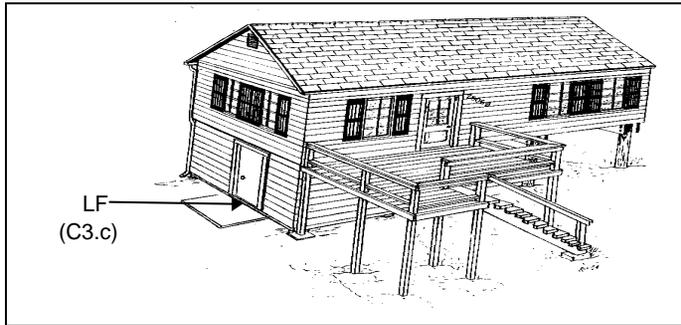
<sup>5</sup> See page LFG 1 for optional elevation rating

<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

*NOTE: Above references may not apply to this page.*

<b>Building Description</b>	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	Without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	Use 1981 Post-FIRM V1-V30, VE Zone <b>With Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the application to the NFIP for a rate.



**ELEVATED BUILDINGS  
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION  
DATE OCTOBER 1, 1981, AND AFTER**

<sup>1</sup> LF—Lowest Floor

<sup>2</sup> BFE—Base Flood Elevation

<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG—Highest Adjacent Grade

<sup>5</sup> See page LFG 1 for optional elevation rating

<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

**NOTE:** *Above references may not apply to this page.*

<b>Building Description</b>	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With machinery or equipment below BFE
<b>Lowest Floor for Rating</b>	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
<b>Application Should Show</b>	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
<b>V-Zone Rating; Construction Date October 1, 1981 and After</b>	Submit the application to the NFIP for a rate.

## PREFERRED RISK POLICY

### I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is available only in the **B, C, and X Zones**. Only one building can be insured per policy, and only one policy can be written on each building. It is offered only to the owners of 1-4 family residential buildings.

The PRP is *not* available in the Emergency Program or in Special Flood Hazard Areas. Condominium units, except for townhouse/rowhouse type buildings, are not eligible under the PRP.

Townhouse/rowhouse buildings are eligible for the PRP; however, ICC coverage is not available for townhouse/rowhouse condominium units. (See footnote 3 under Coverage Combinations table.)

### II. ELIGIBILITY REQUIREMENTS

#### A. Conditions

The following conditions should be used to determine a building's eligibility for a PRP based on its flood loss history, regardless of ownership.

If any of these conditions, arising from one or more occurrences, exist, then the dwelling *is not* eligible:

- 2 loss payments, each more than \$1,000
- 3 or more loss payments, regardless of amount

- 2 Federal Disaster Relief payments, each more than \$1,000
- 3 Federal Disaster Relief payments, regardless of amount
- 1 flood insurance claim payment and 1 flood disaster relief payment (including loans and grants), each more than \$1,000.

#### B. Documentation

Effective October 1, 2001, all Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following: a copy of the most recent flood map marked to show the exact location and flood zone of the building; or a letter containing the same information and signed by the local community official; or an elevation certificate containing the same information and signed by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

#### C. Map "Grandfather" Rules

To be eligible for a PRP, the building must be in a B, C, or X Zone on the effective date of the current term as a PRP. The map available at the time of the renewal offer will determine a building's continued eligibility as a PRP. The map grandfathering rules do not apply to the PRP.

### COVERAGE COMBINATIONS<sup>1</sup>

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium <sup>2,3</sup>	Building	Contents	Premium <sup>2,3</sup>
\$ 20,000	\$ 5,000	\$131	\$ 20,000	\$ 5,000	\$106
\$ 30,000	\$ 8,000	\$156	\$ 30,000	\$ 8,000	\$131
\$ 50,000	\$12,000	\$196	\$ 50,000	\$12,000	\$171
\$ 75,000	\$18,000	\$221	\$ 75,000	\$18,000	\$196
\$100,000	\$25,000	\$246	\$100,000	\$25,000	\$221
\$125,000	\$30,000	\$261	\$125,000	\$30,000	\$236
\$150,000	\$38,000	\$276	\$150,000	\$38,000	\$251
\$200,000	\$50,000	\$306	\$200,000	\$50,000	\$281
\$250,000	\$60,000	\$326	\$250,000	\$60,000	\$301

<sup>1</sup> Only one of the above coverage combinations may be purchased. Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup> Premium includes Federal Policy Fee and ICC premium.

<sup>3</sup> Deduct \$6.00 if townhouse/rowhouse condominium unit.

NOTE: The deductibles apply separately to building and contents. Building deductible: \$500 Contents deductible: \$500

### III. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

### IV. COVERAGE LIMITS

The PRP is written under the Dwelling Form. The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

### V. REPLACEMENT COST COVERAGE

Replacement cost coverage applies *only if* the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

### VI. FEES/DISCOUNTS

There is no Expense Constant or Community Rating System discount associated with a PRP. The ICC premium is included. Probation fees will be charged. A Federal Policy Fee of \$5.00 is included in the premium and is not subject to commission.

### VII. ENDORSEMENTS

The PRP may be endorsed to increase coverage midterm. See page END 5 for an example.

### VIII. CANCELLATION/NULLIFICATION

An existing standard policy cannot be canceled in order to convert to a PRP. A PRP should be purchased as a new policy at renewal time.

### IX. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

#### A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

#### B. Policy Term - Billing/Policy Period

The PRP is only available for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.
2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. The standard waiting period is 30 days. Refer to the General Rules Section, page GR 7, for the applicable waiting period.

#### C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, zip code, telephone number, fax number, and tax I.D. Number or Social Security Number.

#### D. Insured Information

1. Enter the name, mailing address, city, state, zip code, telephone number, and Social Security Number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the Application must be completed.

#### E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's case file number, tax I.D. Number, or Social Security Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

#### F. First Mortgagee

Enter the name, mailing address, city, state, zip code, telephone number, fax number, and loan number of the first mortgagee.

## CANCELLATION/NULLIFICATION

---

Flood insurance coverage may be terminated at any time, by either cancelling or nullifying the policy depending upon the reason for the transaction. If coverage is terminated, the insured may be entitled to a full or partial refund under applicable rules and regulations. In some instances, the insured might be ineligible for a refund.

### I. PROCEDURES AND VALID REASONS

Premium refunds are permitted, if applicable, for the current year and 1 prior year for all valid reasons (See Reason Codes 4 and 6 for exceptions). The insured must have maintained continuous NFIP coverage to be eligible for any prior year premium refund. All existing rules concerning the Federal Policy Fee, Expense Constant, and producer commission remain in effect. Requests are processed by submitting a completed Cancellation/Nullification Request Form and proper documentation (e.g., bill of sale, declarations page of new policy, statement of mortgage completion, LOMA, or LOMR) to the writing company.

#### A. REFUND PROCESSING PROCEDURES

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and 1 prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year.
2. Requests for refunds for more than 2 years (Reason Codes 4 and 6 only) may be processed by the current NFIP insurer (WYO Company or Direct Business) or the Bureau.
  - a. For requests processed by the Bureau, the NFIP insurer or the agent must submit all of the documentation necessary to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:
    - A cancellation request for each year and the premium refund calculation for each year
    - The declarations pages or renewal bills for each policy term and evidence of premium payments

- Photographs to verify ineligible risks.
- b. In order for the Bureau to process a refund request, the appropriate documentation must be mailed directly to the NFIP Bureau and Statistical Agent, 7700 Hubble Drive, Lanham, MD 20706.
  - c. The writing company will refund up to 3 years of a current 3-year policy if a refund is allowed for that period under the prior year refund rules.
3. WYO Companies must submit the appropriate TRRP transactions for each applicable policy term when processing refunds. The companies must maintain this documentation as part of their underwriting files.
  4. The insured must have maintained continuous NFIP coverage to be eligible for a refund of any prior year's premium. All existing refund rules concerning the Federal Policy Fee, Expense Constant, and producer commission remain in effect. The Bureau will return to the sender any unauthorized refund requests for more than 2 years.

TRRP reason codes in this section are used for reporting purposes only.

#### B. REASONS FOR CANCELLATION/NULLIFICATION OF NFIP POLICIES

1. **Building Sold or Removed.** The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property has been removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property. A pro rata refund of the premium less Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 01)
2. **Contents Sold or Removed.** The insured has sold or transferred ownership of the insured property and no longer has an insurable interest, or the insured property

has been completely removed from the described location. The effective date of the cancellation is the date the insured ceased to have an insurable interest in the property at the described location, or the date the property was removed from the described location. A pro rata refund of the premium less Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 02)

3. **Policy Cancelled and Rewritten To Establish a Common Expiration Date with Other Insurance Coverage.** The new policy must be rewritten within the same company for the same or higher amounts of coverage. However, if it is rewritten for higher amounts of coverage, the waiting period rule will apply. The producer must submit a new Application and premium. Upon receipt of the new policy declarations page, the producer should request *cancellation* of the prior policy. The effective date of the cancellation will be the same as the effective date of the new policy. (TRRP reason 03)

4. **Duplicate NFIP Policies.** When a duplicate NFIP policy has been issued, only one policy can remain in effect. The insured can choose which policy is to remain in effect and which policy is to be cancelled. This does not apply when there has been a deliberate creation of duplicate policies. If this event does occur, the policy with the later effective date must be cancelled. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the first policy.

When coverage has been force-placed by a lender using a conventionally written standard policy, that policy is considered equivalent to the MPPP policy. The WYO Company is authorized to cancel the conventionally written standard force-placed policy, provided that a copy of the force-placement letter from the mortgagee is submitted with the Cancellation/Nullification Request Form.

A pro rata refund or a full return of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) shall be made for the policy being cancelled, backdated to the inception of duplicate coverage subject to the 6-year statute of limitations. (TRRP reason 04)

5. **Non-Payment.** When a producer accepts a premium payment from a client and then submits an agency check to the NFIP with the application, the policy may be nullified if the client's check is returned because of insufficient funds or any other reason the check is not made good to the producer. The bank's notice must be attached to the form when this situation occurs. If the producer can document this, a full premium refund is provided to the producer. If a WYO company has covered the premium for a prospective insured and then does not receive payment, the policy can be nullified.

This reason cannot be used if the producer advanced agency funds and the client simply refused to pay the agency. (TRRP reason 05)

6. **Risk Not Eligible for Coverage.** This reason is used to *nullify* a policy when an application was submitted and a policy issued on a property not eligible for coverage. A clear and precise explanation must be included when submitting this type of cancellation request. Examples include:

- Property not located in a community participating in the NFIP. (The use of an incorrect community number allowed the policy to be issued.)
- Contents located in an open building.
- Property is a camping trailer and not a manufactured (mobile) home.

A full return of premium shall be made back to the inception of the policy. (TRRP reason 06)

7. **Property Closing Did Not Occur.** This reason is used to *nullify* a policy when a policy is issued for a closing at the time of settlement on a property and the transfer of the property does not take place. The client does not actually acquire an insurable interest in the property. A full refund of premium, including Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 08)

8. **Policy Not Required by Mortgagee.** This provides a means to *cancel* a policy flat when it was requested for a closing and, at or before closing, it was determined that the property was not located in a Special Flood

Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. After the closing, if the determination is found to be incorrect, the policy cannot be cancelled with refund. (However, the policy may be endorsed with return premium to correct the flood zone effective the beginning of the policy term.) The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. (TRRP reason 50)

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a map revision, if the property is no longer located in an SFHA, then the policy may be *cancelled* provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage; and (2) the lender no longer requires the flood insurance policy. A full refund of premium, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the 6-month period when a revised map was being reprinted, if no claim has been paid or is pending. (TRRP reason 09)

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be cancelled.

10. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. A pro rata premium refund including Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 45)
11. **Mid-Term Voidance of a 3-Year Policy Due to Cessation of Participation in the NFIP of the Community in which the Property is Located.** The voidance is effective at the end of the policy year in which cessation occurs. A pro rata refund of

premium less Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 51)

12. **Mortgage Paid Off.** This reason is used to cancel a 1-year or 3-year policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off. The mortgage must have been paid off on May 1, 1999, or later. A statement from the mortgagee stating that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. The pro rata premium refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 52)
13. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment. A full premium refund is provided, including Expense Constant, Federal Policy Fee, and Probation Surcharge. (TRRP reason 60)
14. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment. A full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 70)
15. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was erroneously determined to be in an SFHA. Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, if it is decided that the building or manufactured home is not in an SFHA and insurance is not required, the NFIP policy may be cancelled back to the effective date of the current policy term. If the insured submits a copy of FEMA's letter of determination review and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Federal Policy Fee, and

Probation Surcharge, will be issued, providing no claim has been paid or is pending. (TRRP reason 16)

16. **Duplicate Policies from Sources Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999, or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. A pro rata refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 17)
17. **Mid-Term Cancellation of a 3-Year Policy to Obtain ICC Coverage.** The mid-term cancellation is effective at the end of the policy year in which the replacement policy is obtained. A pro rata premium refund including Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. (TRRP reason 18)
18. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP Policy after the mortgage is paid off. A statement to this effect from the mortgage company must be attached to the Cancellation/Nullification Request Form. A pro rata refund will be calculated less Expense Constant, Federal Policy Fee, and Probation Surcharge. For a full refund, i.e., from policy inception date, include the Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 52)
19. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be cancelled provided the lender confirms in writing that (1) the insurance was required by the lender and that (2) the lender no longer requires the retention of the flood insurance.

A copy of the LOMA or LOMR must accompany this request.

If no claim has been paid or is pending, a full return of the premium (including Expense Constant, Federal Policy Fee, and Probation Surcharge) will be made for the policy being cancelled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective.

In the case of a 3-year policy, pro-rata refund (including Expense Constant, Federal Policy Fee, and Probation Surcharge) applies only if the effective date of a LOMA or LOMR is within the second or third year of a 3-year policy. The refund should be calculated by refunding the remaining years of the policy term. (TRRP reason 20)

20. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group).** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date. (TRRP reason 21)
21. **Other: Continuous Lake Flooding or Closed Basin Lakes.** This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy.

The cancellation effective date must be after the date of loss, and no premium refund is allowed. (TRRP reason 10)

## II. COMPLETION OF THE CANCELLATION/NULLIFICATION REQUEST FORM

### A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

### B. Policy Term

Enter the policy term and the cancellation effective date.

**NOTE:** The cancellation effective date of a policy cancelled under cancellation reason number 4, regardless of which policy is cancelled, will be the original effective date of the latter policy.

**C. Agent Information**

Enter the complete name, mailing address, phone number, and fax number of the producer.

**D. Insured Mailing Address**

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

**E. First Mortgagee**

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

**F. Other Parties Notified**

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

**G. Property Location**

Enter the location of the insured property.

**H. Reason For Cancellation**

Check the reason for cancellation of the policy and indicate any additional information required.

**I. Refund**

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the PAYOR and the policy has been endorsed showing the PAYOR as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the producer. Check the appropriate box to indicate to whom the refund should be mailed.

**J. Signature**

The insured must sign and date the Cancellation/Nullification Request Form for all cancellation reasons except 5 and 6. The producer must sign, date, and enter a tax I.D. Number or Social Security Number in every case. After completing the form, attach all required supporting documents and mail the original to the NFIP.

The producer should retain the second copy, give the third copy to the insured, and the fourth copy to the mortgagee.

After processing the Cancellation/Nullification Request Form, the NFIP will send the producer, mortgagee, and insured a notice of cancellation.

**Processing Outcomes for Cancellation/Nullification  
of a Flood Insurance Policy**

Reason Code for Cancellation/ Nullification/(TRRP Code)	PREMIUM REFUND		EXPENSE CONSTANT, FEDERAL POLICY FEE, AND PROBATION SURCHARGE			PRODUCER COMMISSION (Direct Business Only)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓			✓			✓
2 (02)		✓			✓			✓
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)	✓		✓			✓		
9 (09)	✓		✓					✓
10 (45)		✓		✓				✓
11 (51)		✓			✓			✓
12 (52)		✓			✓		✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓			✓		✓	
17 (18)		✓		✓			✓	
18 (52)		✓			✓		✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED							✓

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## VIII. GENERAL CONDITIONS

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### A. Pairs and Sets

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, less depreciation; or
2. An amount that represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

### B. Concealment or Fraud and Policy Voidance

1. With respect to all insureds under this **policy**, this **policy**:

- a. Is void;
- b. Has no legal force or effect;
- c. Cannot be renewed; and
- d. Cannot be replaced by a new **NFIP policy**;

if, before or after a loss, you or any other insured or your agent have at any time:

- (1) Intentionally concealed or misrepresented any material fact or circumstance;
- (2) Engaged in fraudulent conduct; or
- (3) Made false statements;

relating to this **policy** or any other **NFIP** insurance.

2. This **policy** will be void as of the date the wrongful acts described in **B.1.** above were committed.
3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.
4. This **policy** is also void for reasons other than fraud, misrepresentation, or wrongful act. This **policy** is void from its inception and has no legal force under the following conditions:
  - a. If the property is located in a community that was not participating in the **NFIP** on the **policy's** inception date and did not join or reenter the program during the **policy** term and before the loss occurred; or

- b. If the property listed on the **application** is otherwise not eligible for coverage under the **NFIP**.

### C. Other Insurance

1. If a loss covered by this **policy** is also covered by other insurance that includes **flood** coverage not issued under the **Act**, we will not pay more than the amount of insurance that you are entitled to for lost, damaged, or destroyed property insured under this **policy** subject to the following:
  - a. We will pay only the proportion of the loss that the amount of insurance that applies under this **policy** bears to the total amount of insurance covering the loss, unless **C.1.b.** or **c.** immediately below applies.
  - b. If the other policy has a provision stating it is excess insurance, this **policy** will be primary.
  - c. This **policy** will be primary (but subject to its own deductible) up to the deductible in the other **flood** policy (except another policy as described in **C.1.b.** above). When the other deductible amount is reached, this **policy** will participate in the same proportion that the amount of insurance under this **policy** bears to the total amount of both policies, for the remainder of the loss.
2. If there is a flood insurance policy in the name of a **unit** owner that covers the same loss as this **policy**, then this **policy** will be primary.

### D. Amendments, Waivers, Assignment

This **policy** cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action that we take under the terms of this **policy** constitutes a waiver of any of our rights. You may assign this **policy** in writing when you transfer title of your property to someone else, except under these conditions:

1. When this **policy** covers only personal property; or
2. When this **policy** covers a structure during the course of construction.

### E. Cancellation of Policy by You

1. You may cancel this **policy** in accordance with the applicable rules and regulations of the **NFIP**.
2. If you cancel this **policy**, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the **NFIP**.

## F. Nonrenewal of the Policy by Us

Your **policy** will not be renewed:

1. If the community where your covered property is located stops participating in the **NFIP**; or
2. If your **building** has been declared ineligible under Section 1316 of the **Act**.

## G. Reduction and Reformation of Coverage

1. If the premium we received from you was not enough to buy the kind and amount of coverage you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.
2. The **policy** can be reformed to increase the amount of coverage resulting from the reduction described in **G.1.** above to the amount you requested as follows:
  - a. Discovery of insufficient premium or incomplete rating information before a loss.

(1) If we discover before you have a **flood** loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current **policy** term (or that portion of the current **policy** term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the **policy** to increase the amount of coverage to the originally requested amount effective to the beginning of the current **policy** term (or subsequent date of any endorsement changing the amount of coverage).

(2) If we determine before you have a **flood** loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current **policy** term, we will follow the procedure in **G.2.a.(1)** above.

(3) If we do not receive the additional premium (or additional information) by the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

- b. Discovery of insufficient premium or incomplete rating information after a loss.

(1) If we discover after you have a **flood** loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior **policy** terms. If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the **policy** to increase the amount of coverage to the originally requested amount effective to the beginning of the prior **policy** term.

(2) If we discover after you have a **flood** loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the amount of additional premium for the current and prior **policy** terms, we will follow the procedure in **G.2.b.(1)** above.

(3) If we do not receive the additional premium by the date it is due, your flood insurance claim will be settled based on the reduced amount of coverage. The amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition **B. Concealment or Fraud and Policy Voidance** apply.

## H. Policy Renewal

1. This **policy** will expire at 12:01 a.m. on the last day of the **policy** term.
2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.
3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:
  - a. If you or your agent notified us, not later than 1 year after the date on which the payment of the renewal premium was due, of nonreceipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due

# COMMUNITY RATING SYSTEM

## I. GENERAL DESCRIPTION

The goals of the Community Rating System (CRS) are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discounts.

## II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program. Communities in the Emergency phase of the program are not eligible.

## III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium reductions; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FIA sets the CRS classification based upon the credit points. This classification determines the premium discount

for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted. This is a voluntary program for communities.

The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

## IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities that are credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates for inquirers.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. There may be a fee charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Credit varies depending on class.			
SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% credit for Classes 1-6; 5% credit for Classes 7-9.*			
Non-SFHA (Zones B, C, X, D): 10% credit for Classes 1-6; 5% credit for Classes 7-9.			
Preferred Risk Policies are not eligible for CRS Premium Discounts.			

\*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Alabama</b>							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
015000	Baldwin County	10/1/95	10/1/95	9	5	5	C
010116	Birmingham, City of	10/1/94	04/1/01	7	15	5	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/91	9	5	5	C
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	10/1/96	8	10	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/93	8	10	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	10/1/91	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
<b>Alaska</b>							
020005	Anchorage, Municipality of	10/1/95	04/1/00	8	10	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
<b>Arizona</b>							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	10/1/01	8	10	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/99	8	10	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	10/1/94	6	20	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/95	9	5	5	C
040066	Navajo County	10/1/92	10/1/92	9	5	5	C
040051	Phoenix, City of	10/1/92	10/1/94	7	15	5	C
040073	Pima County	10/1/91	04/1/01	6	20	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	10/1/91	9	5	5	C
040076	Tucson, City of	10/1/91	10/1/93	8	10	5	C

<sup>1</sup>For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Arizona</b> (continued)						
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
	<b>Arkansas</b>						
050029	Arkadelphia, City of	10/1/91	10/1/91	9	5	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050012	Bentonville, City of	10/1/92	10/1/92	9	5	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	10/1/92	9	5	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/93	9	5	5	C
050180	Jacksonville, City of	10/1/94	10/1/94	9	5	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/92	9	5	5	C
	<b>California</b>						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	10/1/96	7	15	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
060370	Fairfield, City of	10/1/92	10/1/92	9	5	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/96	7	15	5	C
060048	Fresno, City of	10/1/92	10/1/97	7	15	5	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	10/1/91	9	5	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/00	7	15	5	C
060136	Long Beach, City of	10/1/93	10/1/94	8	10	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/95	9	5	5	C
060344	Milpitas, City of	10/1/91	10/1/01	5	25	10	C
060195	Monterey County	10/1/91	10/1/96	7	15	5	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	04/1/01	7	15	5	C
060227	Newport Beach, City of	10/1/93	10/1/93	9	5	5	C
060178	Novato, City of	10/1/95	10/1/00	7	15	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C

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<sup>3</sup>Status: C = Current, R = Rescinded

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>California</b> (continued)							
060212	Orange County	10/1/91	10/1/93	8	10	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/01	6	20	10	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/01	6	20	10	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/97	6	20	10	C
060262	Sacramento County	10/1/92	10/1/97	6	20	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/91	9	5	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	10/1/98	7	15	5	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/91	9	5	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	04/1/01	7	15	5	C
060331	Santa Barbara County	10/1/91	10/1/01	7	15	5	C
060729	Santa Clarita, City of	10/1/01	10/1/01	9	5	5	C
060355	Santa Cruz, City of	10/1/92	10/1/94	8	10	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	10/1/98	8	10	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/97	8	10	5	C
060238	Yorba Linda, City of	10/1/93	10/1/94	8	10	5	C
<b>Colorado</b>							
080001	Adams County	10/1/93	10/1/98	8	10	5	C
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	10/1/96	7	15	5	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/96	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/92	9	5	5	C

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Colorado</b> (continued)						
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	10/1/96	9	5	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	10/1/92	9	5	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/92	9	5	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/96	7	15	5	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/91	9	5	5	C
080063	Manitou Springs, City of	10/1/92	10/1/92	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080310	Parker, Town of	10/1/92	10/1/97	7	15	5	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/98	8	10	5	C
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/00	7	15	5	C
080007	Thornton, City of	10/1/94	10/1/99	8	10	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	10/1/92	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C
	<b>Connecticut</b>						
090074	Cheshire, Town of	10/1/93	10/1/93	9	5	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/95	8	10	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090090	Wallingford, Town of	10/1/95	10/1/95	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/91	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
	<b>Delaware</b>						
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/94	9	5	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

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	<b>Delaware</b> (continued)						
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
	<b>Florida</b>						
120001	Alachua County	10/1/95	10/1/00	8	10	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	05/1/97	8	10	5	C
120180	Apopka, City of	10/1/93	10/1/93	9	5	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	10/1/00	8	10	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/98	8	10	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/96	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/93	8	10	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	10/1/96	8	10	5	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	10/1/01	6	20	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/00	8	10	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/94	9	5	5	C
120020	Cocoa, City of	10/1/94	10/1/96	8	10	5	C
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/96	9	5	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, City of	10/1/94	10/1/94	9	5	5	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/94	8	10	5	C
125099	Daytona Beach, City of	10/1/94	10/1/94	9	5	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C

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	<b>Florida</b> (continued)						
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	10/1/99	8	10	5	C
125103	Dunedin, City of	10/1/92	04/1/98	8	10	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	10/1/91	9	5	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/99	8	10	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/97	8	10	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/01	8	10	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/97	8	10	5	C
120088	Franklin County	10/1/93	10/1/93	9	5	5	C
125107	Gainesville, City of	10/1/92	10/1/97	8	10	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/96	8	10	5	C
120642	Golden Beach, Town of	10/1/93	10/1/93	9	5	5	C
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	10/1/93	9	5	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/94	8	10	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/96	8	10	5	C
120103	Hardee County	10/1/96	10/1/96	9	5	5	C
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/94	8	10	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/94	9	5	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/00	7	15	5	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C
125114	Holmes Beach, City of	10/1/91	05/1/97	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	05/1/97	7	15	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/92	9	5	5	C
120077	Jacksonville, City of	10/1/91	10/1/99	8	10	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/00	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Florida</b> (continued)						
120245	Kenneth City, Town of	10/1/92	10/1/92	9	5	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/94	10/1/94	9	5	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	04/1/00	9	5	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
120169	Layton, City of	10/1/01	10/1/01	8	10	5	C
125124	Lee County	10/1/91	10/1/01	6	20	10	C
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/96	7	15	5	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	10/1/92	9	5	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/96	7	15	5	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/00	7	15	5	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/93	9	5	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C
120635	Miami-Dade County	10/1/94	10/1/01	6	20	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/97	7	15	5	C
120079	Neptune Beach, City of	10/1/94	10/1/94	9	5	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Florida (continued)</b>						
120279	North Port, City of	10/1/92	10/1/93	8	10	5	C
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/94	9	5	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/00	7	15	5	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	10/1/01	7	15	5	C
120179	Orange County	10/1/91	10/1/96	7	15	5	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	10/1/94	8	10	5	C
120189	Osceola County	10/1/94	10/1/98	8	10	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	10/1/94	8	10	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/00	8	10	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	04/1/98	8	10	5	C
120011	Parker, City of	10/1/94	10/1/94	9	5	5	C
120230	Pasco County	10/1/92	10/1/92	9	5	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
125138	Pensacola Beach-Santa Rosa Island	10/1/91	10/1/91	9	5	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/93	8	10	5	C
120261	Polk County	10/1/92	01/1/98	8	10	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	10/1/92	10/1/99	10	0	0	R
120313	Port Orange, City of	10/1/92	10/1/97	8	10	5	C
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/97	7	15	5	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/93	8	10	5	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/01	9	5	5	C

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## ELIGIBLE COMMUNITIES

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	<b>Florida (continued)</b>						
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/97	8	10	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	10/1/00	7	15	5	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	10/1/93	8	10	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/95	8	10	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/99	7	15	5	C
120058	Tamarac, City of	10/1/92	10/1/01	8	10	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/93	9	5	5	C
120228	Tequesta, Village of	10/1/92	10/1/00	7	15	5	C
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	10/1/93	8	10	5	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	05/1/97	8	10	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C
120229	West Palm Beach, City of	10/1/92	04/1/00	7	15	5	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	<b>Georgia</b>						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130030	Chatham County	10/1/91	10/1/91	9	5	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/98	8	10	5	C
130059	Columbia County	04/1/99	04/1/99	9	5	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C

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# COMMUNITY RATING SYSTEM

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<b>Georgia</b> (continued)							
135159	Decatur, City of	10/1/93	10/1/93	9	5	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/93	9	5	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	10/1/94	9	5	5	C
130201	Jekyll Island, State Park Auth	10/1/93	10/1/94	8	10	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/94	8	10	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/93	9	5	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
<b>Hawaii</b>							
150003	Maui County	10/1/95	10/1/00	8	10	5	C
<b>Idaho</b>							
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160208	Canyon County	10/1/94	10/1/01	8	10	5	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	10/1/98	9	5	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C
160023	Ketchum, City of	10/1/92	10/1/92	9	5	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/01	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
<b>Illinois</b>							
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	10/1/01	8	10	5	C

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<b>Illinois</b> (continued)							
170072	Calumet City, City of	10/1/00	10/1/00	7	15	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/00	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/94	8	10	5	C
170204	Downers Grove, Village of	10/1/91	05/1/97	8	10	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	10/1/95	8	10	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/97	8	10	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/98	7	15	5	C
170211	Lisle, Village of	10/1/91	10/1/01	7	15	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/98	8	10	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170132	Northbrook, Village of	10/1/94	04/1/99	8	10	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/97	6	20	10	C
175170	Palatine, Village of	10/1/94	10/1/95	8	10	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	10/1/94	9	5	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/97	6	20	10	C
170330	St. Charles, City of	10/1/94	10/1/94	9	5	5	C
170173	Wheeling, Village of	10/1/91	10/1/93	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/97	7	15	5	C
170224	Wood Dale, Village of	04/1/99	04/1/99	8	10	5	C
<b>Indiana</b>							
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	04/1/99	04/1/99	9	5	5	C
180003	Fort Wayne, City of	10/1/91	10/1/94	8	10	5	C
180080	Hamilton County	10/1/91	10/1/96	8	10	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	10/1/96	8	10	5	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/95	9	5	5	C
<b>Iowa</b>							
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C

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	<b>Iowa</b> (continued)						
190227	Des Moines, City of	10/1/91	10/1/95	8	10	5	C
	<b>Kansas</b>						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hays, City of	10/1/92	10/1/92	9	5	5	C
200090	Lawrence, City of	10/1/91	10/1/92	10	0	0	R
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
	<b>Kentucky</b>						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/92	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/92	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	<b>Louisiana</b>						
220013	Ascension Parish	10/1/92	10/1/92	9	5	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	10/1/92	9	5	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C

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<b>Louisiana (continued)</b>							
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/92	9	5	5	C
225199	Jefferson Parish	10/1/92	10/1/94	8	10	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	01/1/92	9	5	5	C
220040	Lake Charles, City of	10/1/93	10/1/94	10	0	0	R
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/92	9	5	5	C
220136	Monroe, City of	10/1/92	10/1/96	10	0	0	R
220196	Morgan City, City of	10/1/91	10/1/91	9	5	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/92	9	5	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
<b>Maine</b>							
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230209	Georgetown, Town of	10/1/01	10/1/01	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	10/1/92	9	5	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/01	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/96	10	0	0	R

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## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
<b>Maine</b> (continued)							
230157	South Berwick, Town of	10/1/94	10/1/94	9	5	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/01	10	0	0	R
230158	Wells, Town of	10/1/91	10/1/93	8	10	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
<b>Maryland</b>							
240042	Bel Air, Town of	10/1/93	10/1/93	9	5	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/01	8	10	5	C
245207	Ocean City, Town of	10/1/92	10/1/93	8	10	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
<b>Massachusetts</b>							
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/97	6	20	10	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C
250282	Scituate, Town of	10/1/91	10/1/95	7	15	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
<b>Michigan</b>							
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260226	Gibraltar, City of	10/1/92	10/1/92	9	5	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260140	Midland, City of	10/1/92	10/1/92	9	5	5	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260577	Portage, City of	10/1/92	10/1/92	9	5	5	C
260128	Sterling Heights, City of	10/1/95	10/1/00	8	10	5	C
260243	Sumpter, Township of	10/1/95	04/1/00	8	10	5	C
<b>Minnesota</b>							
275228	Austin, City of	10/1/91	10/1/01	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C

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	<b>Minnesota</b> (continued)						
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	<b>Mississippi</b>						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/97	8	10	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	10/1/93	9	5	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
280053	Hattiesburg, City of	10/1/94	10/1/99	8	10	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/92	9	5	5	C
285261	Pass Christian, City of	10/1/93	10/1/94	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/94	9	5	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/01	7	15	5	C
	<b>Missouri</b>						
290188	Arnold, City of	10/1/91	10/1/01	5	25	10	C
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290315	St. Charles County	10/1/01	10/1/01	8	10	5	C
	<b>Montana</b>						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	10/1/92	9	5	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	04/1/01	7	15	5	C
300038	Lewis and Clark County	10/1/91	10/1/91	9	5	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	10/1/91	9	5	5	C
300049	Missoula, City of	10/1/91	10/1/91	9	5	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
	<b>Nebraska</b>						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	10/1/93	8	10	5	C

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<b>Nevada</b>							
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/94	7	15	5	C
320008	Douglas County	10/1/93	04/1/98	7	15	5	C
320005	Henderson, City of	10/1/91	10/1/92	8	10	5	C
325276	Las Vegas, City of	10/1/91	10/1/95	7	15	5	C
320007	North Las Vegas, City of	10/1/91	10/1/95	8	10	5	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
<b>New Hampshire</b>							
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
<b>New Jersey</b>							
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barneget Light, Borough of	10/1/92	10/1/01	8	10	5	C
340396	Barneget, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	10/1/01	8	10	5	C
340427	Bedminster, Township of	10/1/96	10/1/00	7	15	5	C
340459	Berkeley Heights, Township	10/1/94	04/1/99	10	0	0	R
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R
340178	Bloomfield, Town of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	7	15	5	C
345287	Burlington, City of	04/1/98	04/1/98	9	5	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340570	Hackensack Meadowlands Commiss	10/1/92	10/1/92	9	5	5	C
340246	Hamilton, Township of	10/1/92	10/1/97	9	5	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	10/1/93	10/1/94	10	0	0	R
345300	Lincoln Park, Borough of	10/1/91	10/1/97	8	10	5	C
340467	Linden, City of	10/1/91	10/1/91	9	5	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/01	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R

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<b>New Jersey</b> (continued)							
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequannock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/92	9	5	5	C
340067	Ridgewood, Village of	10/1/92	10/1/97	8	10	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/97	10	0	0	R
345320	Ship Bottom, Borough of	10/1/92	10/1/92	9	5	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/93	9	5	5	C
345330	Wildwood Crest, Borough of	10/1/93	10/1/93	9	5	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
<b>New Mexico</b>							
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C

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<b>New York</b>							
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/95	10	0	0	R
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360476	Lawrence, Village of	10/1/92	10/1/98	9	5	5	C
360506	Niagara Falls, City of	10/1/92	10/1/92	9	5	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	10/1/94	9	5	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/95	9	5	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/01	9	5	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
<b>North Carolina</b>							
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, Town of	10/1/94	10/1/94	9	5	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	10/1/91	9	5	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C

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<sup>3</sup>Status: C = Current, R = Rescinded

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>North Carolina</b> (continued)						
370046	Cape Carteret, Town of	10/1/93	10/1/93	9	5	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/97	8	10	5	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/93	9	5	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C
370078	Currituck County	10/1/93	10/1/96	8	10	5	C
375348	Dare County	10/1/91	10/1/01	7	15	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/94	8	10	5	C
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C
370255	Goldsboro, City of	10/1/93	10/1/93	9	5	5	C
370191	Greenville, City of	10/1/92	10/1/92	9	5	5	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/91	9	5	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	10/1/94	9	5	5	C
370439	Kitty Hawk, Town of	10/1/91	10/1/01	7	15	5	C
370144	Lenoir County	10/1/94	10/1/94	9	5	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375354	Long Beach, Town of	10/1/91	10/1/91	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/01	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/97	8	10	5	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	10/1/94	9	5	5	C
370074	New Bern, City of	10/1/92	10/1/92	9	5	5	C
370168	New Hanover County	10/1/91	10/1/01	7	15	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/97	8	10	5	C
370523	Oak Island	10/1/91	10/1/01	7	15	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/93	8	10	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/93	8	10	5	C

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

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<b>North Carolina</b> (continued)							
370160	Pineville, Town of	10/1/91	05/1/97	8	10	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/01	8	10	5	C
370092	Rocky Mount, City of	10/1/92	10/1/92	9	5	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/91	9	5	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/92	9	5	5	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/92	9	5	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	10/1/93	9	5	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville City of	10/1/96	10/1/96	9	5	5	C
370270	Wilson, City of	10/1/91	10/1/91	9	5	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/01	5	25	10	C
370030	Yaupon Beach, Town of	10/1/93	10/1/93	9	5	5	C
<b>North Dakota</b>							
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
<b>Ohio</b>							
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/92	9	5	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

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<b>Oklahoma</b>							
400220	Bartlesville, City of	10/1/92	10/1/92	9	5	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/93	9	5	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/95	8	10	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/93	8	10	5	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/96	9	5	5	C
405381	Tulsa, City of	10/1/91	10/1/00	3	35	10	C
<b>Oregon</b>							
410137	Albany, City of	10/1/91	05/1/97	8	10	5	C
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	10/1/97	8	10	5	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	10/1/92	9	5	5	C
415589	Jackson County	10/1/91	10/1/94	8	10	5	C
410154	Marion County	04/1/01	04/1/01	7	15	5	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/01	6	20	10	C
410098	Rogue River, City of	10/1/92	10/1/97	8	10	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/91	9	5	5	C
410100	Talent, City of	10/1/00	10/1/00	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
<b>Pennsylvania</b>							
420339	Bloomsburg, Town of	10/1/93	10/1/93	9	5	5	C
421062	Etna, Borough of	10/1/96	10/1/96	9	5	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	10/1/93	7	15	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R

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# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

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<b>Pennsylvania</b> (continued)							
420831	Lewisburg, Borough of	10/1/93	10/1/93	9	5	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/92	9	5	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C
421101	Shaler, Township of	10/1/94	10/1/94	9	5	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
421119	Upper St. Clair, Township of	10/1/98	10/1/98	9	5	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/93	8	10	5	C
<b>Rhode Island</b>							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
<b>South Carolina</b>							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/00	7	15	5	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/00	6	20	10	C
455412	Charleston, City of	10/1/93	10/1/95	8	10	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/93	9	5	5	C
450089	Greenville County	10/1/93	10/1/93	9	5	5	C
450091	Greenville, City of	10/1/91	10/1/92	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle Of Palms, City of	10/1/94	10/1/95	8	10	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/00	7	15	5	C
455417	Mount Pleasant, City of	10/1/94	10/1/01	8	10	5	C
450109	Myrtle Beach, City of	10/1/91	10/1/93	7	15	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450166	Pickens County	04/1/99	04/1/99	9	5	5	C
450043	Ravenel, Town of	10/1/96	10/1/00	7	15	5	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/00	7	15	5	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C

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	<b>South Dakota</b>						
465420	Rapid City, City of	10/1/92	10/1/92	9	5	5	C
	<b>Tennessee</b>						
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/92	9	5	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475434	Knoxville, City of	10/1/92	10/1/92	9	5	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/91	9	5	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
	<b>Texas</b>						
485454	Arlington, City of	10/1/91	10/1/91	9	5	5	C
480624	Austin, City of	10/1/91	10/1/99	8	10	5	C
485456	Baytown, City of	10/1/91	10/1/01	7	15	5	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/97	8	10	5	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	10/1/91	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	10/1/97	8	10	5	C
480170	Coppell, City of	10/1/93	10/1/93	9	5	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	10/1/92	8	10	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	10/1/01	8	10	5	C
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/93	8	10	5	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	10/1/93	8	10	5	C
480601	Hurst, City of	10/1/92	10/1/92	9	5	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C

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<b>Texas</b> (continued)							
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/92	9	5	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480140	Plano, City of	10/1/92	10/1/97	7	15	5	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C
485505	San Marcos, City of	10/1/92	10/1/97	8	10	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	10/1/96	9	5	5	C
481585	Tiki Island, Village of	10/1/01	10/1/01	9	5	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
<b>Utah</b>							
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490019	Logan, City of	10/1/93	10/1/93	9	5	5	C
490072	Moab, City of	04/1/01	04/1/01	9	5	5	C
490214	North Ogden, City of	10/1/93	10/1/93	9	5	5	C
490216	Orem, City of	10/1/93	10/1/98	9	5	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	10/1/95	8	10	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
<b>Vermont</b>							
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
<b>Virginia</b>							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/92	9	5	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	10/1/96	9	5	5	C
510002	Chincoteague, Town of	10/1/00	10/1/00	9	5	5	C
515525	Fairfax County	10/1/93	10/1/93	9	5	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	10/1/92	9	5	5	C
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510190	Roanoke County	10/1/91	10/1/91	9	5	5	C
510130	Roanoke, City of	10/1/96	10/1/96	9	5	5	C

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<sup>2</sup>Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

<sup>3</sup>Status: C = Current, R = Rescinded

# COMMUNITY RATING SYSTEM

## ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA <sup>1</sup>	CREDIT FOR NON-SFHA <sup>2</sup>	STATUS <sup>3</sup>
	<b>Virginia</b> (continued)						
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
	<b>Washington</b>						
530073	Auburn, City of	10/1/92	10/1/97	8	10	5	C
530074	Bellevue, City of	10/1/92	10/1/00	6	20	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	10/1/95	8	10	5	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/97	7	15	5	C
530071	King County	10/1/91	10/1/01	4	30	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	10/1/00	8	10	5	C
530169	Monroe, City of	10/1/91	04/1/01	6	20	10	C
530158	Mount Vernon, City of	05/1/97	05/1/97	8	10	5	C
530085	North Bend, City of	10/1/95	10/1/96	7	15	5	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	04/1/98	7	15	5	C
530090	Snoqualmie, City of	10/1/92	10/1/97	6	20	10	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/01	7	15	5	C
	<b>Wisconsin</b>						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/94	8	10	5	C
550128	Eau Claire, City of	10/1/91	10/1/01	8	10	5	C
550578	Elm Grove, Village of	04/1/01	04/1/01	8	10	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/91	9	5	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/01	8	10	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	<b>Wyoming</b>						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

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