



Federal Emergency Management Agency

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MEMORANDUM TO: *Flood Insurance Manual* Subscribers

FROM: Howard Leikin 
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Federal Insurance and Mitigation Administration

SUBJECT: October 1, 2002, 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, 2002. 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, 2002, effective date.

Following are highlights of the October 2002 revisions:

- Specified that NFIP flood insurance cannot be written in Non-Participating (Ineligible) Communities (GR section).
- Emphasized that a manufactured (mobile) home or travel trailer on foundation is not rated as a single-family home, even when it is a doublewide (APP section).
- Clarified that the dimensions of a manufactured (mobile) home or travel trailer on foundation are used only for determining replacement cost eligibility—not for rating (APP section).
- Clarified procedure for calculating replacement cost ratio of Post-'81 V Zone risks (RATE section).
- In electronic version of October 2002 revisions, inserted a hyperlink to the Coastal Barrier Resources System home page on the FEMA web site (CBRS section).
- Updated Community Rating System Eligible Communities list (CRS section).
- Updated the agent and policyholder notification letters about procedures for repetitive loss properties (RL section).

FIMA is committed to providing up-to-date information so that you can assist your customers in securing the best flood protection available for their individual needs.

Attachment

Change Record Page

Effective Date: October 1, 2002

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
iii-iv	iii-iv
GR 1-2	GR 1-2
APP 1-4	APP 1-4
RATE 19-24, 29-30	RATE 19-24, 29-30
LFG 1-2, 39-40, 43-44, 51-52	LFG 1-2, 39-40, 43-44, 51-52
END 9-10	END 9-10
CRS 1-27	CRS 1-27
RL 3-6	RL 3-6

*Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

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GENERAL RULES

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 and Mitigation Administration (FIMA).

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 FHBMs 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.

G. Non-Participating (Ineligible) Communities

When FEMA provides a non-participating community with a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) delineating its flood-prone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available to its residents.

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

APPLICATION

I. USE OF THE FORM

The NFIP Flood Insurance Application form, or a similar form for WYO companies, must be used for all flood insurance policies except the Preferred Risk Policy.

This section includes important guidance to carry out the regulatory intent and instructions on the rating of the different building types.

The flood insurance rate to be applied to a building in the NFIP is determined by establishing:

- Whether the building is Post-FIRM construction or Pre-FIRM construction.
- The building description with regard to:
 - Building occupancy
 - Building type
 - Basement type
 - Elevated building type
- The flood risk zone
- The elevation of the building

II. TYPES OF BUILDINGS

For purposes of the NFIP, distinctions have been made among the following building types:

- No basement
 - One floor
 - Split level
 - Two or more floors
- Unfinished basement
 - Split level
 - Two or more floors
- Finished basement
 - Split level
 - Two or more floors
- Manufactured (mobile) home, including doublewide, or travel trailer, on foundation

- Elevated building
 - No enclosure
 - With enclosure

An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid foundation perimeter walls are not an acceptable means of elevating buildings in V/VE Zones.

III. SCHEDULED BUILDING POLICY

1. To obtain a Scheduled Building Policy, an Application must be completed for each building and/or contents for which coverage is requested.
2. For each scheduled building (building and/or contents coverage), the Expense Constant is \$45.00 and the Federal Policy Fee is \$30.00 per building. However, this is subject to the minimum premium and total prepaid amount requirements, per building.
3. All Flood Insurance Application forms must be completed in accordance with all Flood Insurance Manual rules and the Scheduled Building Policy qualifications.
4. If requesting a Scheduled Building Policy, indicate Building #1, Building #2, etc., in the upper right corner of each Application. Staple together the Applications as a single unit.

IV. COMPLETION OF PART 1 OF THE FLOOD INSURANCE APPLICATION FORM

The following are instructions for completing the Flood Insurance Application form.

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 10-digit NFIP policy number.

B. Policy Term (Billing/Policy Period)

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 the "Second Mortgagee or Other" section.

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 listed in "Signature" section. The standard waiting period is 30 days.

NOTE: Refer to the General Rules section, page GR 8, for exceptions to the standard waiting period.

C. Agent Producer Information

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

D. Insured Mailing Address

Enter the name, mailing address, city, state, zip code, and telephone number of the insured. Reporting the insured's tax I.D. Number or Social Security Number is optional.

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. If there is more than one building at the property location, see "Property Location" section for further instructions.

E. Disaster Assistance

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency, and enter the complete name and mailing address of the disaster agency. Enter the insured's case file number, tax I.D. Number, or Social Security Number.

If NO is checked, no further information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, zip code, telephone number, and fax number of the

first mortgagee. Enter the loan number. If not available at the time of application, the loan number should be added to the policy by submitting a General Change Endorsement form.

For condominium association applications, the mortgagees for the individual condominium unit owners must not be entered here. The General Property Form and RCBAP provide coverage for the entire building and the real property elements, including all units within the building and the improvements within the units.

G. Second Mortgagee Or Other

Identify additional mortgagees by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

For condominium associations, follow the appropriate instructions provided under FIRST MORTGAGEE.

If more than one additional mortgagee or Disaster Assistance Agency exists, provide the requested information on the agency's letterhead and attach the agency's letterhead to the Application form. Provide the disaster assistance case number or the insured's Social Security Number.

H. Property Location

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mailing Address" section. Leave the rest of the section blank unless there is more than one building at the property location.

If more than one building is at the location of the insured property, use the "Property Location" section to specifically identify the building. An example would be where five buildings with the same mailing address and location are insured with separate policies. Describe briefly the building (barn, silo, etc.) in this section or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured. A clear description of the insured's property is important.

If NO, provide address or location of the property to be insured.

If the insured's mailing address is a post office box or rural route number, give the street

address, legal description, or geographic location of the property.

I. Community

Enter the name of the county or parish where the property is located.

Check YES if the property is located in an unincorporated area of a county; otherwise, check NO.

NOTE: The mailing address may or may not reflect the community where the property is located. Do not rely on the mailing address when determining community status and identification. Because of possible FIRM changes, do not rely on information from a prior policy.

Enter the community identification number, map panel number, and revision suffix for the community where the property is located. When there is only one panel (i.e., a flat map), the community number will consist of only six digits. Use the Flood Insurance Rate Map (FIRM) in effect at the time of presentation of premium and completion of application.

NOTE: Not all communities that have been assigned NFIP community numbers are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP toll-free number or by consulting a local community official.

Check YES if the property is located in a Special Flood Hazard Area; otherwise, check NO.

Enter the FIRM zone in the space provided. If the program type is Emergency, leave this area blank.

Check R if the community is in the Regular Program, or check E if the community is in the Emergency Program.

Determine whether the community is located in a CBRS or OPA. See CBRS section for additional information.

If the community program type is Regular and the building is Pre-FIRM construction, enter the

FIRM zone, if known; otherwise, enter UNKNOWN and follow the alternative rating procedure explained in the Rating Section. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having rate Zones V or V1-V30 (VE).

J. Building

Complete all required information in this section.

- Building Occupancy

Indicate the type of occupancy for the building (i.e., single family residential, 2-4 family residential, other residential, or non-residential).

- Basement or Enclosed Area Below an Elevated Building

Indicate whether the building contains a basement (i.e., lowest floor is below ground on all sides). If an enclosure is the lowest floor for rating, use the "With Basement/Enclosure" Rate Table to determine the rate.

If the enclosure is not the lowest floor for rating, use the "Without Basement/Enclosure" Rate Table and describe the building as "Without Basement/Enclosure." In A zones, this means that the enclosure was designed with proper openings; in Post-FIRM V zones constructed before October 1, 1981, the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment in the enclosure is below the BFE. The writing company may use the "Obstruction Type" description provided in the *Transaction Record Reporting and Processing (TRRP) Plan* to show the enclosure on the policy declarations page.

- Small Business Risk

Indicate Yes or No.

- Number of Floors or Building Type

If the building type is a rowhouse/townhouse being covered under an RCBAP, check "Townhouse/Rowhouse (RCBAP Lowrise Only)." If the building is a manufactured (mobile) home or travel trailer on a foundation, check "Manufactured (Mobile) Home/Travel Trailer on Foundation" regard-less of the building's size. (Dimensions are

used for determining replacement cost eligibility, not for rating.) Otherwise, indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

- Number of Occupancies (units)

For other than single family dwellings, indicate the number of units.

- Condo Coverage

Indicate whether the condominium coverage is for a condominium unit or the entire condominium building.

- Residential Condominium Building Association Policy

For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units within the building and indicate whether the building is a high-rise or low-rise.

- Estimated Replacement Cost

Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

- Insured's Principal Residence

Indicate whether the building is the policyholder's principal residence.

- Building in Course of Construction

Indicate whether the building is in the course of construction.

- State Government Ownership of Property

Check YES if the property is owned by state government; otherwise, check NO.

- Deductible

Enter the deductible amount for building and/or contents. Refer to page RATE 12 to buy back a \$500 deductible. (See deductible factors on pages RATE 13 and CONDO 21.)

- Elevated Building

Indicate whether this is an elevated building. If the building is elevated, complete Part 2 of the Flood Insurance Application. For all

elevated buildings, indicate whether the area below is free of obstruction or with obstruction.

- Describe Building and Use

Provide a description of the insured building and its use for other than 1-4 family dwellings. This box must be completed for all manufactured (mobile) homes and travel trailers. Enter the year/make, model, and serial number.

Indicate whether the manufactured (mobile) home is a doublewide and whether or not it is properly anchored. A properly anchored manufactured (mobile) home is defined as being adequately secured to prevent flotation, collapse, or lateral movement through a tie-down method that is approved by the local community.

K. Contents

Check the box that describes the location of the contents to be insured. Describe any contents that are not personal property household contents.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. This will make the applicant aware that the policy will not provide payment for contents losses.

L. Construction Data

1. Construction Date

Check one of the five blocks in the first part of this section, and enter the appropriate date for the date of construction or building permit date. (For substantial improvement, see the Substantial Improvement Exception instructions that follow.)

In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. The rest of the sections should be left blank.

If the building was constructed or substantially improved on or before December 31, 1974, or before the effective

- b. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1-V30, VE Post-FIRM 1975-81

Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

C. Optional Elevation Rating

Pre-FIRM construction, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES

Pre-FIRM elevated buildings **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings **with enclosures** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1-A30, and AR/A.

For Pre-FIRM construction **and** Post-FIRM **non-elevation** rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. POST-FIRM AO ZONE RATING

In Zone AO, when the base flood depth number is not printed on the FIRM, a base flood depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification (AOB) rates. If the difference is less than 2 feet, the Without Certification rates are to be used.

XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D

Post-FIRM elevated buildings in the above zones **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones **with enclosures** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION

A. Rating All V Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the Zone V, V1-V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975-81 risk with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but a 1981 Post-FIRM risk cannot.

B. Zones VE and V1-V30—Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in Zones **VE and V1-V30** where there is an enclosure containing machinery or equipment located below the BFE:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the figure in Item C3.c (bottom of lowest horizontal structural member) of the Elevation Certificate reflects the top or the bottom of the slab.
- If Item C3.c is equal to or higher than Item C3.f (lowest adjacent grade), deduct (for 1-4 family residences) 12 inches from the

elevation found in Item C3.c and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

If the surveyor has used Item C3.a (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the figure in Item C3.a of the Elevation Certificate reflects the top or the bottom of the slab.
- If Item C3.a is equal to or higher than Item C3.f, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C3.a and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975-81 Post-FIRM V Zone Construction

1975-81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

D. 1981 Post-FIRM V Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

E. Elevated Buildings—1981 Post-FIRM V Zone Construction

1. Elevated Building Without Obstruction

The area below the Elevated Floor is open, with no obstruction, to allow the flow of flood waters. Open wood lattice work or readily removable insect screening is permissible. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate guidelines.

2. Elevated Building With Obstruction

The area below the Elevated Floor is enclosed, either partially or fully by solid

perimeter walls or breakaway walls. Use the rates from Table 3F provided that the enclosure is less than 300 square feet and no machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate guidelines.

NOTE: Equipment located below the lowest elevated floor constitutes an obstruction.

For all non-elevated buildings, elevated buildings with non-breakaway walls below their lowest elevated floors, and elevated buildings with habitable or finished areas located below their lowest elevated floors, the submit-for-rate procedures should be followed. Producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

Any additions during the policy term or any subsequent policy term that would change the applicable rates must be endorsed to the policy, and any additional premium must be paid by the insured.

3. Replacement Cost Ratio

The replacement cost ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V, V1-V30, and VE Zones on or after October 1, 1981. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage by the replacement cost of the building.

If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in

calculating the ratio. For example, if the building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In

these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Insurance and Mitigation Administration has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, the insured would have the

option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

3. Existing Business--Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

a. Examples-- Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The Lowest Floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

This policy was written and continuously renewed for 3 years. In 1983 a new map for the community was issued.

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since continuous coverage existed on the policy and the building was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example-- Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

4. New Business-- Applications for Coverage

a. Post-FIRM Construction

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction; and
- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building); and
- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No

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.

D. Post-'81 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:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. 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.

E. Policies Requiring Re-Rating

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

1. 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.

2. 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.

F. 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.

G. 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.

XVI. FIRMS WITH WAVE HEIGHTS

The producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast) the Flood Insurance Rate Maps (FIRMs) published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

"Coastal base flood elevations shown on this map include the effects of wave action."

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for Zones V1-V30 and VE.

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

- A completed Elevation Certificate.
- BFE from the Elevation Certificate (Item B9) or from the FIRM.
- Lowest Adjacent Grade from Item C3.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
- Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

The additional elevation due to wave crest in V Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 x [still water BFE - lowest adjacent grade elevation].)

For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

Example 1:

Base flood elevation	14'
Lowest adjacent grade	<u>-6'</u>
Difference	8'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	4.4'
Base flood elevation	<u>+ 14'</u>
BFE adjusted	18.4'

Example 2:

Base flood elevation	14'
Lowest adjacent grade	<u>-11'</u>
Difference	3'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*
Base flood elevation	<u>+ 14'</u>
BFE adjusted	16.1'

* In *Example 2*, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the Base Flood Elevation (BFE) has been included on the FIRM.

No wave height adjustment is required for any numbered V Zone area included on a FIRM for any Pacific Coast community

since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by the Federal Insurance and Mitigation Administration as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]), and
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

XVII. FLOODPROOFED BUILDINGS

Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

A. Elevation Difference

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

In order to qualify for floodproofing credit, buildings in AE, A1-A30, AH, and AO Zones must be floodproofed to at least 1 foot higher than their BFEs.

B. Rating

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)
2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.
4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above grade (ground level) for the lowest floor of a nonfloodproofed building, to qualify for AOB, a building must meet the following standards:

LOWEST FLOOR GUIDE

I. USING THE LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program. The comments accompanying each building drawing provided in this section will assist the producer in developing the proper rate for the building. Some special considerations to keep in mind are:

- Buildings constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM) can, at the option of the insured, be elevation rated using Post-FIRM rates. The insured may select the more advantageous rate.
- An elevated building with an enclosure below the elevated floor with proper openings in the enclosure can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper openings in the enclosure, the application should indicate "No" for enclosure.) This rule applies to buildings in Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area must be provided. The bottom of all openings must be no higher than 1 foot above grade.

- An Elevation Certificate is required if the building is Post-FIRM and located in a Special Flood Hazard Area (SFHA) or is a Pre-FIRM building opting for Post-FIRM rates.
- If a dwelling located in an A zone has an attached garage, and the floor level of the garage is below the level of the dwelling, and there is machinery/equipment on the floor of the garage that is below the BFE, the lowest floor is the garage floor.
- If the building is Post-FIRM construction located in flood Zone A, check with the community official to determine if there is an estimated Base Flood Elevation. If available, an Elevation Certificate that certifies the lowest floor elevation must be submitted.

II. LOWEST FLOOR DETERMINATION

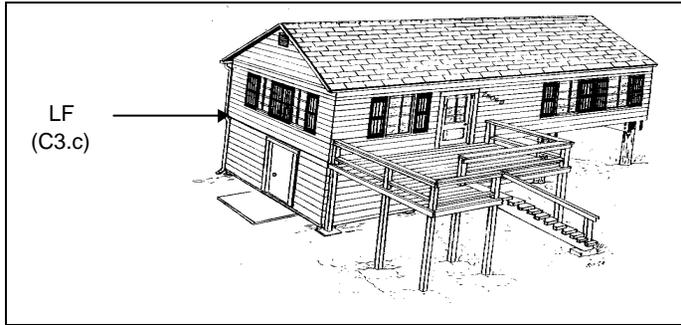
The following guidance will help insurance agents determine the lowest floor so that the appropriate rate can be applied.

In a non-elevated building, the lowest floor used for rating (formerly called "reference level" or "reference level floor") is the lowest floor including a basement, if any.

In an elevated building, the lowest floor used for rating is the lowest elevated floor, with the following exceptions:

- In Zones A, AE, A1-A30, AH, AO, AR, and AR Dual, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if one or more of the following conditions are met:
 - The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); or
 - The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
 - The enclosed space has no proper openings; or
 - The enclosed space has walls that prevent the entry and exit of floodwaters (i.e., the walls are not insect screening or lattice work). See "Proper Openings" in the Definitions Section.
- In Zones V, VE, and V1-V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if one or more of the following conditions are met (Also see "D. Post-'81 V Zone Optional Rating" on page RATE 23.):
 - The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); or
 - The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
 - The enclosed space (regardless of size) contains machinery or equipment located below the Base Flood Elevation and attached to the building (furnace, water

- heater, elevator lift equipment, generators, etc.); or
- The enclosed space has walls that prevent the entry and exit of floodwaters (i.e., the walls are not insect screening or lattice work); or
- The enclosed space is 300 square feet or more and has breakaway walls; or
- The enclosed space has load-bearing (supporting) walls.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

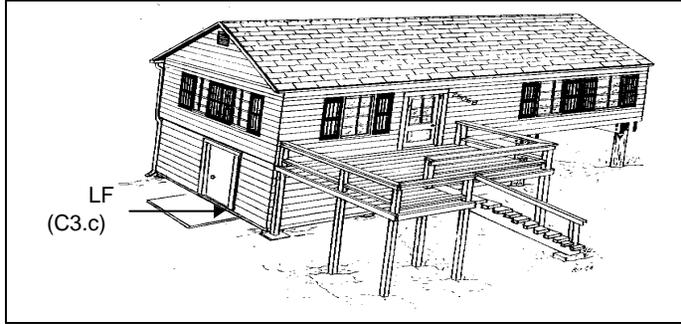
⁵ See page LFG 1 for optional elevation rating

⁶ 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.*

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement/enclosure category and describe the building as an elevated building with enclosure.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

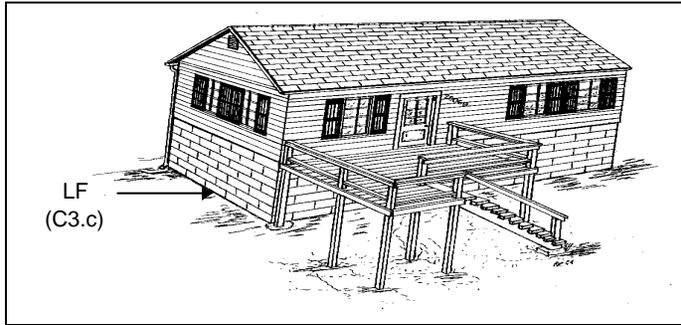
⁵ See page LFG 1 for optional elevation rating

⁶ 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.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	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 (C3.f), 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.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

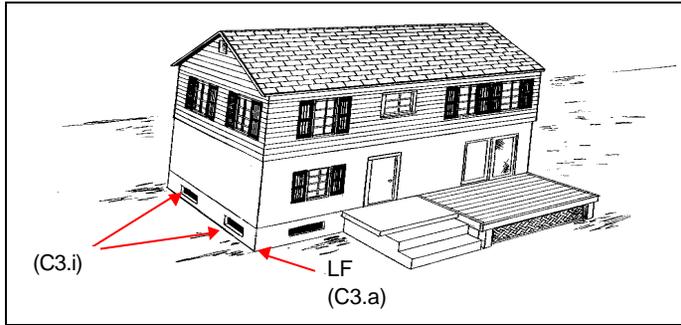
⁵ See page LFG 1 for optional elevation rating

⁶ 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.*

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	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 (C3.f), 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.
Application Should Show	Building Type— Two floors Is Building Elevated?— No Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

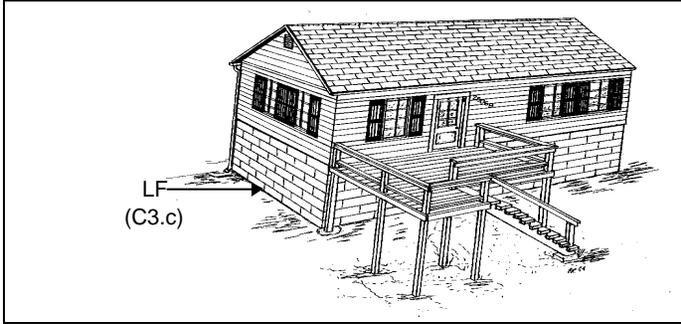
⁵ See page LFG 1 for optional elevation rating

⁶ 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.*

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes Note: A Post-FIRM '75-'81 V Zone risk must be rated and described as a non-elevated building.
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , 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**

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

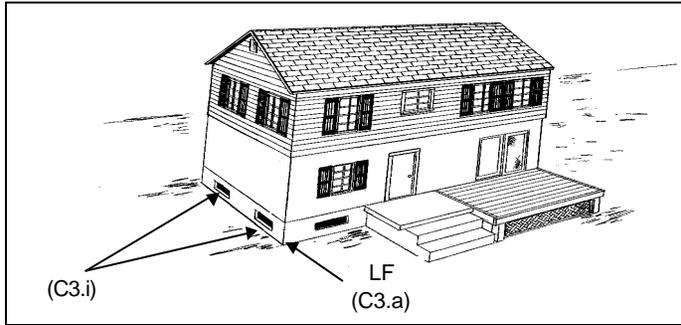
⁵ See page LFG 1 for optional elevation rating

⁶ 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.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	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 (C3.f), 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.
Application Should Show	Building Type— Two floors Is Building Elevated?— No Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	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**

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ 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.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

EXAMPLE 5 - REMOVING CONTENTS

- Policy term is May 20, 2002-2003
- Non-residential structure
- Emergency Program
- Policy limits: Building \$100,000/Contents \$100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason For Change section of the General Change Endorsement form.)
- Present rates for building and contents are .79/1.58.
- Removal date and effective date of change is January 14, 2003.
- Enter the current building and contents coverages in Section A and the current rates (.79/1.58).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,370 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is January 14, 2003,
to May 20, 2003
Number of days is 126
Pro rata factor is .345

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	100,000	.79	790	0			790
BUILDING ADDITIONAL							
CONTENTS BASIC	100,000	1.58	1,580	100,000	1.58	-1,580	0
CONTENTS ADDITIONAL							
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:		790	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE $\frac{3}{4}$	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL 790	
$\frac{3}{4}$	$\frac{3}{4}$	100,000	$\frac{3}{4}$	$\frac{3}{4}$	0	ICC PREMIUM $\frac{3}{4}$	
						SUBTOTAL 790	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____% $\frac{3}{4}$	
						SUBTOTAL 790	
						3-YEAR SUBTOTAL $\frac{3}{4}$	
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)</i> 2,370	
						DIFFERENCE $-$ (+/-) -1,580	
						PRO RATA FACTOR .345	
						TOTAL (+/-) -545	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)		

EXAMPLE 6 - REDUCING BUILDING COVERAGE

- Policy term is September 1, 2002-2003
- Single family dwelling, with basement
- Regular Program, Zone B, Post-FIRM
- Policy limits: Building \$150,000/Contents \$0
- A wing of the building was destroyed by fire on July 1, 2003, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .56/.20.
- Endorsement effective date is July 1, 2003.
- In Section A, enter the basic building amount (\$50,000) and the applicable rate (.56).
- In Section B, enter the new additional building amount at the same rate of .20.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$486 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Add ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is July 1, 2003,
to September 1, 2003
Number of days is 62
Pro rata factor is .170

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC	50,000	.56	280	0			280
BUILDING ADDITIONAL	100,000	.20	200	-50,000	.20	-100	100
CONTENTS BASIC							$\frac{3}{4}$
CONTENTS ADDITIONAL							$\frac{3}{4}$
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION:		SUBTOTAL	
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL	
50,000	50,000	100,000				ICC PREMIUM	
						SUBTOTAL	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%	
						SUBTOTAL	
						3-YEAR SUBTOTAL	
						PREMIUM PREVIOUSLY PAID	
						<i>(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)</i>	
						486	
						DIFFERENCE - (+/-)	
						-100	
						PRO RATA FACTOR	
						.170	
						TOTAL (+/-)	
						-17	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)		

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, FIMA 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 ¹	CREDIT FOR NON-SFHA ²	STATUS ³
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
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
Alaska							
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
Arizona							
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	05/1/02	5	25	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	10/1/02	6	20	10	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	05/1/02	8	10	5	C

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

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

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Arizona (continued)						
040076	Tucson, City of	10/1/91	10/1/02	7	15	5	C
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
	Arkansas						
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	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	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	10/1/02	8	10	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/02	6	20	10	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
060370	Fairfield, City of	10/1/92	05/1/02	8	10	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	10/1/02	6	20	10	C
060048	Fresno, City of	10/1/92	10/1/02	6	20	10	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	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	10/1/02	8	10	5	C
060344	Milpitas, City of	10/1/91	10/1/01	5	25	10	C
060195	Monterey County	10/1/91	10/1/02	6	20	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C
060347	Mountain View, City of	05/1/02	05/1/02	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

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

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

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	California (continued)						
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
060212	Orange County	10/1/91	05/1/02	7	15	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	10/1/02	5	25	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	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	10/1/02	8	10	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
060350	Santa Clara, City of	05/1/02	05/1/02	8	10	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	05/1/02	7	15	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	10/1/02	7	15	5	C
060238	Yorba Linda, City of	10/1/93	10/1/94	8	10	5	C
	Colorado						
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

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

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

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
Colorado (continued)							
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
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
Connecticut							
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
090015	Stamford, City of	10/1/02	10/1/02	7	15	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

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
Delaware							
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
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
Florida							
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

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
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
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	05/1/02	8	10	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	10/1/02	7	15	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	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	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	10/1/02	10	0	0	R
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	10/1/02	6	20	10	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
120125	Jackson County	10/1/02	10/1/02	9	5	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	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 ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
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
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	10/1/02	6	20	10	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

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ELIGIBLE COMMUNITIES

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	Florida (continued)						
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
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	05/1/02	6	20	10	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	05/1/02	7	15	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	10/1/02	7	15	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	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	10/1/94	9	5	5	C
120230	Pasco County	10/1/92	10/1/02	8	10	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/02	8	10	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	10/1/02	7	15	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	10/1/02	6	20	10	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

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ELIGIBLE COMMUNITIES

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Florida (continued)							
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/02	6	20	10	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
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	10/1/02	7	15	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	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	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
Georgia							
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

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COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Georgia (continued)						
130086	College Park, City of	10/1/92	10/1/02	6	20	10	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
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
	Hawaii						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
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
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	10/1/02	8	10	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

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Illinois							
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
170072	Calumet City, City of	10/1/00	10/1/00	7	15	5	C
170298	Carbondale, City of	10/1/02	10/1/02	9	5	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	10/1/02	7	15	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	10/1/02	7	15	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	10/1/02	7	15	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	10/1/02	5	25	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	10/1/02	5	25	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	10/1/02	6	20	10	C
170224	Wood Dale, Village of	04/1/99	04/1/99	8	10	5	C
Indiana							
180302	Allen County	10/1/02	10/1/02	9	5	5	C
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

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Iowa							
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
190227	Des Moines, City of	10/1/91	10/1/02	7	15	5	C
Kansas							
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
Kentucky							
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
Louisiana							
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

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	Louisiana (continued)						
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
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	10/1/02	8	10	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
220135	Ouachita Parish	10/1/02	10/1/02	9	5	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
	Maine						
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
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	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

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Maine (continued)							
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
230157	South Berwick, Town of	10/1/94	10/1/94	9	5	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
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
Maryland							
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	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
Massachusetts							
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
Michigan							
260142	Bedford, Township of	05/1/02	05/1/02	8	10	5	C
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	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/02	8	10	5	C
260140	Midland, City of	10/1/92	10/1/02	6	20	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260577	Portage, City of	10/1/92	05/1/02	8	10	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

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Minnesota							
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
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
Mississippi							
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	05/1/02	7	15	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	10/1/02	8	10	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	10/1/02	6	20	10	C
Missouri							
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
Montana							
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	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C

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ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
Nebraska							
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
Nevada							
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	10/1/02	7	15	5	C
325276	Las Vegas, City of	10/1/91	10/1/95	7	15	5	C
320035	Mesquite, City of	10/1/02	10/1/02	8	10	5	C
320007	North Las Vegas, City of	10/1/91	10/1/02	7	15	5	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
New Hampshire							
330023	Keene, City of	05/1/02	05/1/02	9	5	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C
New Jersey							
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 Development Commission	10/1/92	10/1/02	8	10	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	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	10/1/02	8	10	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

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ELIGIBLE COMMUNITIES

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	New Jersey (continued)						
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
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	10/1/02	8	10	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	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	10/1/02	8	10	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
	New Mexico						
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

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	New Mexico (continued)						
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
	New York						
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	10/1/02	8	10	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
	North Carolina						
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

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	North Carolina (continued)						
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
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	10/1/02	8	10	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	10/1/02	6	20	10	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
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	10/1/02	7	15	5	C

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North Carolina (continued)							
370523	Oak Island	10/1/91	10/1/01	7	15	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/02	7	15	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	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/97	8	10	5	C
370372	Pitt County	10/1/02	10/1/02	9	5	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	10/1/02	8	10	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	10/1/02	6	20	10	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	10/1/02	8	10	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
North Dakota							
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
Ohio							
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	10/1/02	8	10	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

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
	Ohio (continued)						
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
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
	Oklahoma						
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	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
	Oregon						
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
410008	Benton County	10/1/02	10/1/02	7	15	5	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	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	05/1/02	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	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	05/1/02	7	15	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
	Pennsylvania						
420339	Bloomsburg, Town of	10/1/93	10/1/93	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 ¹	CREDIT FOR NON-SFHA ²	STATUS ³
Pennsylvania (continued)							
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
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	10/1/02	7	15	5	C
Rhode Island							
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
440022	Pawtucket, City of	10/1/02	10/1/02	8	10	5	C
South Carolina							
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

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	CREDIT FOR SFHA ¹	CREDIT FOR NON-SFHA ²	STATUS ³
South Carolina (continued)							
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
South Dakota							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
Tennessee							
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	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
475433	Knox County	10/1/02	10/1/02	9	5	5	C
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
Texas							
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	10/1/02	7	15	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	05/1/02	7	15	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	05/1/02	7	15	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

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COMMUNITY RATING SYSTEM

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Texas (continued)							
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
480296	Houston, City of	05/1/02	05/1/02	8	10	5	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	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
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	10/1/02	8	10	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	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	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	05/1/02	8	10	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
Utah							
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
490040	Centerville, City of	05/1/02	05/1/02	9	5	5	C
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
Vermont							
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
Virginia							
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/02	8	10	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C

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COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

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	Virginia (continued)						
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
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
	Washington						
530073	Auburn, City of	10/1/92	05/1/02	7	15	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	10/1/02	5	25	10	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	10/1/02	6	20	10	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	05/1/02	5	25	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
	Wisconsin						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	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	10/1/02	8	10	5	C

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ELIGIBLE COMMUNITIES

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	Wisconsin (continued)						
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
	Wyoming						
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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Federal Emergency Management Agency

Washington, D.C. 20472

RE: *IMPORTANT FLOOD INSURANCE POLICY INFORMATION*

Dear Agent:

Your client's property, which is covered by flood insurance, is one of about 10,000 properties nationwide that have experienced repetitive flood losses under the National Flood Insurance Program (NFIP).

You and your client know first-hand the disruption to life and property that flooding can cause. The Federal Emergency Management Agency (FEMA) is taking steps to control costs for repetitive loss properties, such as your client's, and to provide assistance in reducing future flood losses. We have identified certain properties, such as your client's, as being Repetitive Loss Properties. These properties are defined as meeting one of the following criteria based on paid losses since 1978:

1. Four or more losses of \$1,000 or more, regardless of ownership.
2. Two losses in a 10-year period that, in the aggregate, equal or exceed the current value of the insured property.
3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added together.

Our strategy for reducing flood losses involves centralizing the processing of all flood insurance policies of this select group of repetitive flood loss buildings so we can verify our underwriting and loss information and collect information about the flood risk to your client's property. We are working with States and local communities to identify the most effective ways to minimize future losses to the property owner, as well as to us as the insurer. Our strategy will be carried out in the following way:

- Since August 2000, insurance companies that write flood insurance under the NFIP have been assigning all flood insurance policies for the select group of repetitive loss properties upon renewal to a centralized processing center operated by the NFIP's Servicing Agent. We call this center the Special Direct Facility (SDF).
- Even though your client's policy will not be processed by the chosen Write Your Own company or by the traditional NFIP Direct program, you will continue as the agent of record throughout the process. While the policy remains in the SDF you will receive the same 15 percent commission that NFIP Direct agents receive.
- About 45 days prior to the renewal date of this policy, your client will receive a premium bill from the NFIP Servicing Agent's SDF. **This is the only bill that should be paid.**

- For the time being, the SDF will be the only source for NFIP flood insurance coverage available to your client to insure this property. As always, the full premium amount and any related fees should be paid. The policy that will be sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- We have encouraged your client to continue to contact you directly for any service needs on the policy since you continue to be the policy's agent of record.
- The premium rates charged by the SDF for correctly rated policies are the same as those charged by the insurance companies participating in the NFIP.
- FEMA is working at the Federal level and with State governments to reduce the losses experienced by repetitively flooded properties. The States will be examining innovative strategies to deal with repetitive loss problems in local communities. We encourage your client to work with the local community in this process.
- We provide an appeal procedure for your client to follow if he or she believes that we have incorrectly included the insured property on our select list of repetitive loss properties.

Our goal is to reduce the devastating effects of repetitive flood losses on us all as property owners and as taxpayers. Please call the NFIP Servicing Agent's Special Direct Facility at 1-800-638-6620 if you have any questions regarding this letter and the repetitive loss properties strategy, or visit our web site at www.fema.gov/nfip for more information.

■ Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

RE: *IMPORTANT FLOOD INSURANCE POLICY INFORMATION*

Dear Policyholder:

The property covered by your flood insurance policy is one of about 10,000 properties nationwide that have experienced repetitive flood losses under the National Flood Insurance Program (NFIP).

As the owner of one of those properties, you know first-hand the disruption to life and property that flooding can cause. The Federal Emergency Management Agency (FEMA) is taking steps to control costs for repetitive loss properties, such as yours, and to assist you in reducing future flood losses. We have identified certain properties, such as yours, as being Repetitive Loss Properties. These properties are defined as meeting one of the following criteria based on paid losses since 1978:

1. Four or more losses of \$1,000 or more, regardless of ownership.
2. Two losses in a 10-year period that, in the aggregate, equal or exceed the current value of the insured property.
3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added together.

Our strategy for reducing flood losses involves centralizing the processing of all flood insurance policies of this select group of repetitive flood loss buildings so we can verify our underwriting and loss information and collect information about your property's flood risk. We are working with States and local communities to identify the most effective ways to minimize future losses to you as the property owner, as well as to us as the insurer. Our strategy will be carried out in the following way:

- Since August 2000, insurance companies that write flood insurance under the NFIP have been assigning all flood insurance policies for repetitive loss properties upon renewal to a centralized processing center operated by the NFIP's Servicing Agent. We call this center the Special Direct Facility (SDF).
- About 45 days prior to the renewal date of this policy, you will receive a premium bill from the NFIP Servicing Agent's SDF. **This is the only bill that should be paid.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage available to you to insure this property. As always, the full premium amount and any related fees should be paid. The policy that will be sent to you will meet all the requirements of any mortgage company to the same extent as the current policy.

- Your insurance agent will continue to provide you with customer service on your flood insurance policy, and you should continue to contact your agent directly for any service needs.
- The premium rates charged by the SDF for correctly rated policies are the same as those charged by the insurance companies participating in the NFIP.
- FEMA is working at the Federal level and with State governments to reduce the losses experienced by repetitively flooded properties. The States will be examining innovative strategies to deal with repetitive loss problems in local communities. We encourage you to work with your local community in this process.
- We provide an appeal procedure for you to follow if you believe that we have incorrectly included your property on our select list of repetitive loss properties.

Our goal is to reduce the devastating effects of repetitive flood losses on us all as property owners and as taxpayers. Please call the NFIP Servicing Agent's Special Direct Facility at 1-800-638-6620 if you have any questions regarding this letter and the repetitive loss properties strategy, or visit our web site at www.fema.gov/nfip for more information.

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