

## 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 (NFIP).

### I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section, will help insurance agents/producers determine the lowest floor so that the appropriate rate can be applied.

#### A. Non-Elevated Buildings

In a non-elevated building, the lowest floor used for rating is the building's lowest floor including a basement, if any.

If a building described and rated as a single-family dwelling located in an A Zone has an attached garage floor elevation at or above the Base Flood Elevation (BFE), the garage floor may be excluded for rating.

An attached garage floor elevation below the BFE can be excluded as the lowest floor for rating if all of the following conditions apply:

- Building is described and rated as a single-family dwelling;
- Building is located in an A Zone (any flood zone beginning with the letter A);
- The garage floor elevation is below the elevation of the top of the bottom floor; *and*
- The garage has proper openings with or without machinery/equipment that is below the BFE. See "Proper Openings" in the Definitions section.

If a building not described and rated as a single-family dwelling located in an A Zone has an attached garage, and the floor level of the garage is below the level of the building, use the garage floor as the lowest floor for rating.

#### B. Elevated Buildings in A Zones

In an elevated building located in an A Zone (any flood zone beginning with the letter A), the lowest floor used for rating is the lowest elevated floor, with the exceptions described below.

If a building located in an A Zone has an enclosure below the elevated floor, including an attached garage, the enclosure or garage floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The unfinished enclosed space has no proper openings (flood vents).

**NOTE:** A garage attached to an elevated building is considered an enclosure.

#### 1. Proper Opening Requirements

An elevated building with an enclosure or crawlspace below the elevated floor with proper flood openings (flood vents) in the enclosure or crawlspace can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper flood openings in an unfinished enclosure or crawlspace, 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 (including an elevator shaft, a garage, or a crawlspace) 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. One of the following criteria must be met to satisfy this proper openings requirement:

- a. A minimum of 2 openings must be provided, with positioning on at least 2 walls, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.
- b. If the enclosure floor is partially subgrade, a minimum of 2 openings must be provided, with positioning on a single wall adjacent to the lowest grade next to the building, having a total net area of not less than 1 square inch for every square foot of enclosed area. The bottom of all openings must be no higher than 1 foot above the higher of the exterior or interior grade (adjacent) or floor immediately below the openings.

#### 2. Alternative to the Openings Requirement Above

For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that

provide 1 square inch per square foot of enclosed area below the BFE. These alternatives, which may be referred to as “engineered openings,” must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of floodwaters. Design requirements and specifications for certification statements are outlined in FEMA Technical Bulletin 1-08, “Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas,” at <http://www.fema.gov/library/viewRecord.do?id=1579>.

If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must obtain a copy of the following documentation for its underwriting files:

- a. For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional’s name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (1) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing for the automatic entry and exit of floodwaters; (2) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (3) description of the installation requirements or limitations that, if not followed, will void the certification; or
- b. For engineered openings for which the International Code Council Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE, and lists installation requirements. Acceptable

documentation must include the model numbers of the engineered openings, which must match the model numbers provided in the International Code Council Evaluation Report.

### 3. Crawlspace

If a building elevated on a crawlspace is located in an A Zone and has an attached garage, use the following guidelines to determine the lowest floor for rating:

- Use the top of the crawlspace (under-floor space) floor or the garage floor, whichever is lower, if neither the crawlspace nor the garage has proper openings; or
- Use the top of the crawlspace floor, if the only area that has proper openings is the garage; or
- Use the top of the garage floor, if the only area that has proper openings is the crawlspace; or
- Use the top of the finished floor (habitable floor), if both the crawlspace and the garage have proper openings.

Pre-FIRM buildings with subgrade crawlspaces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures.

### C. Elevated Buildings in V Zones

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 any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of interior finished wall [paneling, etc.]); or
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
- The enclosed space is of any size, and there is machinery or equipment below the BFE located inside or outside the enclosed space. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building – i.e., furnaces, water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); or

- The enclosed space is constructed with non-breakaway walls. (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); *or*
- The enclosed space is 300 square feet or more and has breakaway walls; *or*
- The enclosed space has load-bearing (supporting) walls.

If the enclosed space (enclosure) is at or above the BFE, use the “Free of Obstruction” rate table in the Rating or Condominiums section as appropriate. Also use these rates if an enclosure has solid load-bearing walls that provide less than 25 percent of the building’s structural support. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE).

Also see “E. Post-’81 V Zone Optional Rating” in the Rating section.

## II. USE OF ELEVATION CERTIFICATE

The Elevation Certificate (EC) is used to properly rate buildings located in Special Flood Hazard Areas (SFHAs). Use the criteria below in determining whether use of the EC is mandatory or optional. (See the Special Certifications section for more information on using the EC.)

### A. Mandatory Use of Elevation Certificate

An EC is required for a Post-FIRM building located in zones AE, A1–A30, VE, or V1–V30, or a Pre-FIRM building opting for Post-FIRM rates (see “B.” below). An EC is also required for a Post-FIRM building located in unnumbered A Zones (With or Without BFE), Zone AH, and Zone AO, if the building has a basement or enclosure without proper openings.

If the building is Post-FIRM construction located in an unnumbered A Zone, check with the community official to determine whether there is a BFE. If available, an EC that certifies the lowest floor elevation must be submitted.

### B. Optional Rating Using the Elevation Certificate

Buildings located in AR and AR Dual Zones, or 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.

In addition, the EC is optional in unnumbered A Zones (With or Without BFE), Zone AH, and Zone AO if the building has no basement or enclosure.

### C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988

NAVD 1988 is replacing NGVD 1929 as the national standard reference datum for elevations. To determine the conversion from NGVD to NAVD, contact the community official. The surveyor may have applied the conversion factor to the elevations entered on the EC. Unless the surveyor’s comments specifically state that the conversion was not performed, assume that line items C2.a–h have already been converted to the same elevation datum as the BFE reported in box B9. Following this guidance will ensure consistent application at the policy processing level.

If the surveyor has not applied the conversion factor, the National Geodetic Survey (NGS) has developed a tool that will help you convert the LFE and BFE measurements to like form. This tool is available through the NGS website at [http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert\\_con.prl](http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl). Enter the north latitude and west longitude of the structure. Enter “ft” in the orthometric height field. The conversion factor will then be provided for calculations.

For example, to convert a property with a latitude of 35° 15' and longitude of 121° 22' 30" from NGVD 29 to NAVD 88, click on “Height Conversion” and enter the latitude and longitude in the degrees, minutes, seconds format (just replace the °, ', " symbols with a space).

Enter the elevation to be converted in NGVD 29 (e.g., top of bottom floor, top of next-higher floor, bottom of lowest horizontal structural member, or lowest adjacent grade next to the building). If the elevation is measured in feet (most places other than Puerto Rico), be sure to include “ft” after the elevation so that the results will be in feet.

As an example, enter a building elevation of 54.2 ft. Select Vertical Datum NGVD 29 and click on Submit. The result produced by VERTCON for this latitude and longitude will display a conversion factor of 2.987 feet and a building elevation of 57.186 feet NAVD 88. Rounded to a tenth of a foot, the building elevation is 57.2 feet NAVD 88.

To convert a property from NAVD 88 to NGVD 29, enter data as above. Be sure to select Vertical Datum NAVD 88, then click on Submit. The result produced by VERTCON shows a conversion factor of 2.987 feet. Use the building elevation of 54.2 ft. The building elevation in NGVD 29 is 51.214 feet. Rounded to a tenth of a foot, the building elevation is 51.2 feet NGVD 29.

## PUTTING IT INTO PERSPECTIVE....

Sections A and C of the 2009 Elevation Certificate provide fields for entering numerous measurements that the surveyor must record in completing an elevation survey. This data will be used to not only help insurance agents accurately rate a flood insurance policy, but also assist FEMA and the local communities with their floodplain management compliance issues. This 2009 Elevation Certificate does not specifically identify for the insurance agent the Lowest Floor Elevation that must be used for rating purposes. Based upon your knowledge of the rules and regulations of the National Flood Insurance Program, you must make the final determination regarding which elevation should be used to accurately rate the policy and calculate the premium. This guide **must** be used in conjunction with information provided on the Flood Insurance Application form.

This guide will provide you with some helpful information and hints.

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### WHERE TO START.....

The following are some suggested guidelines for interpreting the elevation information in Section C:

#### STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section A, Item A7. This diagram number refers to one of the building diagrams located on Instructions Pages 7 through 9 of the Elevation Certificate.

#### STEP 2:

Once the correct building diagram has been determined, review the data contained in Section C, Item C2 of the Elevation Certificate. The circled letters and numbers on the building diagram correspond to the elevations entered in Items C2.a-h in Section C, Item C2. Check the Lowest Floor Guide found on the inside of this brochure as well as in the Flood Insurance Manual.

#### STEP 3:

Review the elevation in Item C2.a. If the elevation in Item C2.a is lower than the elevation in Item C2.f, then you have a building with a basement. The correct lowest floor elevation for rating will be Item C2.a (Building Diagrams 2, 4, or 9).

- For Building Diagrams 1A, 1B, and 3, if Item C2.a is higher than C2.f, the building is slab on grade, or a

walkout first level. Rate as no basement and use Item C2.a as the lowest floor elevation for rating.

- If Item C2.c is given, and the property is in a V Zone, Item C2.c will be the correct lowest floor elevation for rating if there are no enclosures (Building Diagram 5).
- If Item C2.c is higher than Item C2.a, then you have an elevated building with enclosure(s) below the elevated level. Use Item C2.c as the lowest floor elevation for rating V Zones if the enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C2.a if the enclosure is 300 sq. ft. or greater, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building Diagram 6).

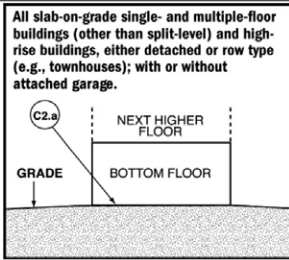
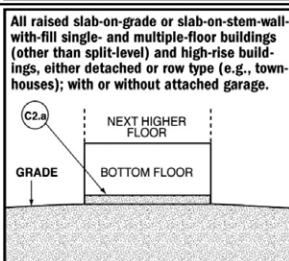
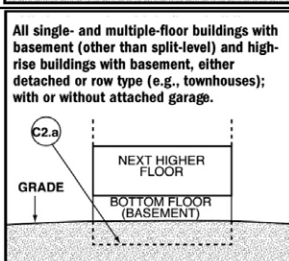
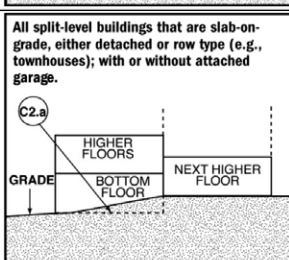
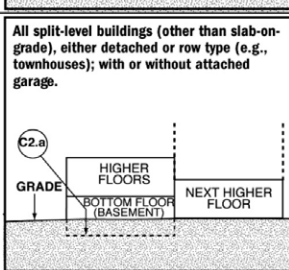
#### IMPORTANT HINT:

- If Item A8 and/or Item A9 shows flood openings, and the openings are adequate for the square footage of the enclosed area, then you have an elevated building with proper venting. The lowest floor elevation for rating is Item C2.b, top of the next higher floor, as long as the building is not located in a V Zone (Building Diagrams 7 and 8).

### WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

## Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

<p><b>BUILDING DIAGRAM #1A</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery &amp; equipment below BFE unless the garage is properly vented.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.d (if structure has attached garage)</p>	<p><b>All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</b></p> 
<p><b>BUILDING DIAGRAM #1B</b></p> <p><b>Distinguishing Feature:</b> The bottom floor is at or above ground level (grade) on at least one side. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab or lower attached garage if it has machinery &amp; equipment below BFE unless the garage is properly vented.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.d (if structure has attached garage)</p>	<p><b>All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</b></p> 
<p><b>BUILDING DIAGRAM #2</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides. *</p> <p><b>Lowest Floor for Rating:</b> Top of basement floor</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p><b>All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.</b></p> 
<p><b>BUILDING DIAGRAM #3</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (excluding garage) is at or above ground level (grade) on at least one side. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p><b>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</b></p> 
<p><b>BUILDING DIAGRAM #4</b></p> <p><b>Distinguishing Feature:</b> The bottom floor (basement or underground garage) is below ground level (grade) on all sides. *</p> <p><b>Lowest Floor for Rating:</b> Top of slab (basement floor)</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p><b>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</b></p> 

**Lowest Floor Guide  
for Zones AO and A  
(without BFE)**

**BUILDING DIAGRAMS**

**Distinguishing Feature:** All Buildings

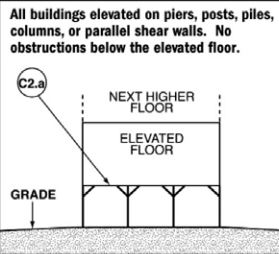
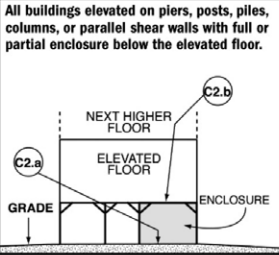
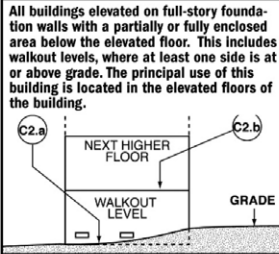
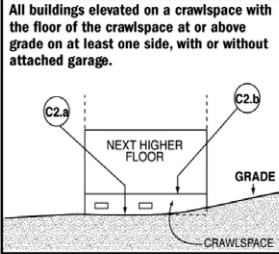
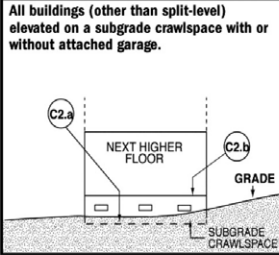
**Lowest Floor for Rating:** Difference between the top of the bottom floor and highest adjacent grade

**Elevation Needed for Rating from FEMA Elevation Certificate:**

Use the measurement provided in Item E1. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-9 with proper openings, use the measurement provided in Item E2.

\* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

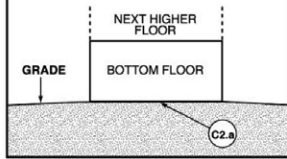
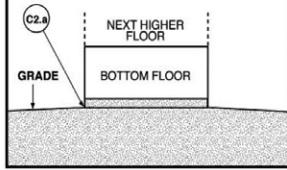
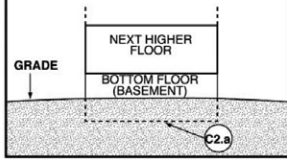
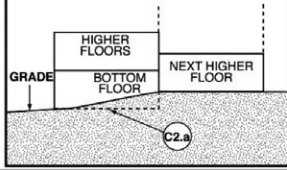
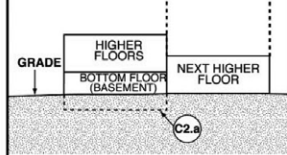
## Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

<p><b>BUILDING DIAGRAM #5</b></p> <p><b>Distinguishing Feature:</b> The area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or insect screening is permissible).</p> <p><b>Lowest Floor for Rating:</b> Lowest elevated floor</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.</p> 
<p><b>BUILDING DIAGRAM #6</b></p> <p><b>Distinguishing Feature:</b> The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.</p> <p><b>Lowest Floor for Rating:</b> Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.b</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.</p> 
<p><b>BUILDING DIAGRAM #7</b></p> <p><b>Distinguishing Feature:</b> The area below the elevated floor is enclosed, either partially or fully. In A Zones, the partially or fully enclosed area below the elevated floor is with or without openings** present in the walls of the enclosure.</p> <p><b>Lowest Floor for Rating:</b> Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.b</p>	<p>All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.</p> 
<p><b>BUILDING DIAGRAM #8</b></p> <p><b>Distinguishing Feature:</b> The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawlspace is with or without openings** present in the walls of the crawlspace.</p> <p><b>Lowest Floor for Rating:</b> Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A zones are met.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a or Item C2.b</p>	<p>All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #9</b></p> <p><b>Distinguishing Feature:</b> The bottom (crawlspace) floor is at or below ground level (grade) on all sides.* (If the distance from the crawlspace floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)</p> <p><b>Lowest Floor for Rating:</b> Top of subgrade crawlspace.</p> <p><b>Elevation Needed for Rating from FEMA Elevation Certificate:</b> Item C2.a and Item C2.b</p>	<p>All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.</p> 

\* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

\*\* An "opening" is a permanent opening that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawlspaces. The openings shall provide a total net area of not less than one square inch for every square foot of area enclosed, excluding any bars, louvers, or other covers of the opening. Alternatively, an Individual Engineered Flood Openings Certification or an Evaluation Report issued by the International Code Council Evaluation Service (ICC ES) must be submitted to document that the design of the openings will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening; openings may be installed in doors. Openings shall be on at least two sides of the enclosed area. If a building has more than one enclosed area, each area must have openings to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the higher of the exterior or interior grade or floor immediately below the opening. For more guidance on openings, see NFIP Technical Bulletin 1.

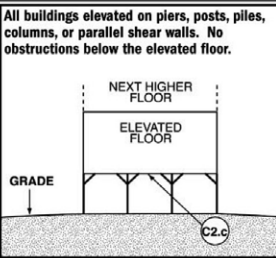
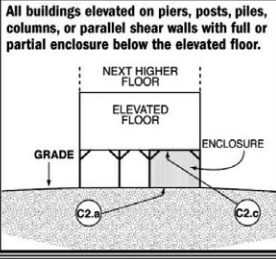
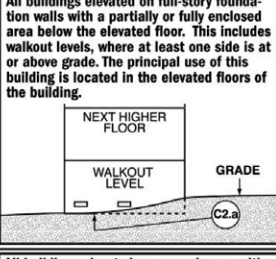
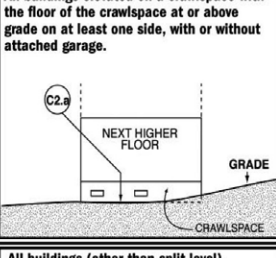
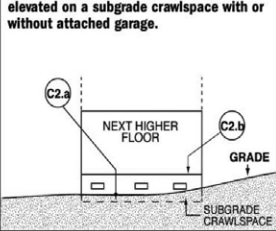
## Lowest Floor Guide for Zones V, VE, V1-V30

<p><b>BUILDING DIAGRAM #1A</b></p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Bottom of slab</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>All slab-on-grade single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #1B</b></p> <p>Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Bottom of slab</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>All raised slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings (other than split-level) and high-rise buildings, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #2</b></p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides.*</p> <p>Lowest Floor for Rating: Bottom of slab (basement floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>All single- and multiple-floor buildings with basement (other than split-level) and high-rise buildings with basement, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #3</b></p> <p>Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.*</p> <p>Lowest Floor for Rating: Bottom of slab (lowest floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>All split-level buildings that are slab-on-grade, either detached or row type (e.g., townhouses); with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #4</b></p> <p>Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawlspaces that are below grade on all sides should also use this diagram. *</p> <p>Lowest Floor for Rating: Bottom of slab (basement floor)</p> <p>Elevation Needed for Rating on FEMA Elevation Certificate: Item C2.a***</p>	<p>All split-level buildings (other than slab-on-grade), either detached or row type (e.g., townhouses); with or without attached garage.</p> 

\* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

\*\*\* Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C2.a.

## Lowest Floor Guide for Zones V, VE, V1-V30

<p><b>BUILDING DIAGRAM #5</b></p> <p><b>Distinguishing Feature:</b> The area below the elevated floor is open, with no obstruction to flow of floodwaters. Insect screening is permissible, as are wooden or plastic lattice, slats, or shutters if at least 40 percent of their area is open. Maximum thickness is 1/2 inch for lattice, 1 inch for slats or shutters. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.</p> <p><b>Lowest Floor for Rating:</b> Bottom of lowest horizontal structural member</p> <p><b>Elevation Needed for Rating on FEMA Elevation Certificate:</b> Item C2.c</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls. No obstructions below the elevated floor.</p> 
<p><b>BUILDING DIAGRAM #6</b></p> <p><b>Distinguishing Feature:</b> The area below the elevated floor is enclosed, either partially or fully.</p> <p><b>Lowest Floor for Rating:</b> Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.</p> <p><b>Elevation Needed for Rating on FEMA Elevation Certificate:</b> Item C2.a or Item C2.c ***</p>	<p>All buildings elevated on piers, posts, piles, columns, or parallel shear walls with full or partial enclosure below the elevated floor.</p> 
<p><b>BUILDING DIAGRAM #7</b></p> <p><b>Distinguishing Feature:</b> The area below the elevated floor is enclosed, either partially or fully.</p> <p><b>Lowest Floor for Rating:</b> Bottom of slab (lowest floor)</p> <p><b>Elevation Needed for Rating on FEMA Elevation Certificate:</b> Item C2.a***</p>	<p>All buildings elevated on full-story foundation walls with a partially or fully enclosed area below the elevated floor. This includes walkout levels, where at least one side is at or above grade. The principal use of this building is located in the elevated floors of the building.</p> 
<p><b>BUILDING DIAGRAM #8</b></p> <p><b>Distinguishing Feature:</b> The area below the first floor is enclosed by solid or partial perimeter walls.</p> <p><b>Lowest Floor for Rating:</b> Bottom floor</p> <p><b>Elevation Needed for Rating on FEMA Elevation Certificate:</b> Item C2.a***</p>	<p>All buildings elevated on a crawlspace with the floor of the crawlspace at or above grade on at least one side, with or without attached garage.</p> 
<p><b>BUILDING DIAGRAM #9</b></p> <p><b>Distinguishing Feature:</b> The bottom (crawlspace) floor is at or below ground level (grade) on all sides.* (If the distance from the crawlspace floor to the top of the next highest floor is more than 5 feet, or the crawlspace floor is more than 2 feet below the grade (LAG) on all sides, use Diagram 2.)</p> <p><b>Lowest Floor for Rating:</b> Bottom of subgrade crawlspace.</p> <p><b>Elevation Needed for Rating on FEMA Elevation Certificate:</b> Item C2.a and C2b.</p>	<p>All buildings (other than split-level) elevated on a subgrade crawlspace with or without attached garage.</p> 

\* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

\*\*\* Use Item C2.c if available; otherwise subtract 12 inches from Item C2.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C2.a.



### III. SPECIFIC BUILDING DRAWINGS

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



<b>Building Description</b>	1 floor and unfinished enclosed area
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Unfinished enclosure With proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



<b>Building Description</b>	2 floors and unfinished enclosed area
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Unfinished enclosure (garage) and crawlspace No proper openings
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>With Enclosure</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



<b>Building Description</b>	1 floor and finished or unfinished enclosed area
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Non-load-bearing walls No proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>With Enclosure</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



<b>Building Description</b>	1 floor on slab
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 1 floor Basement — None Is building elevated? — No
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



<b>Building Description</b>	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>No Basement/Enclosure</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

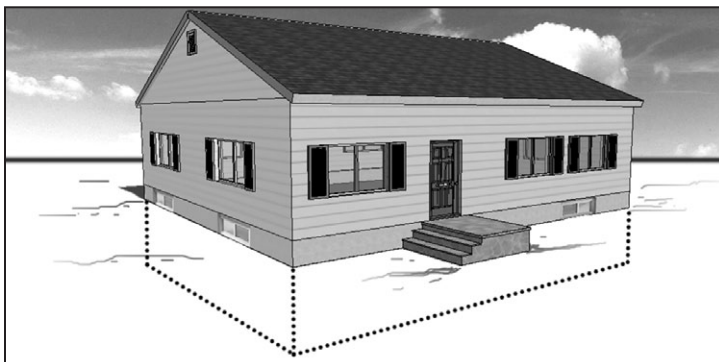
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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

NOTE: Above references may not apply to this page.

**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D**



<b>Building Description</b>	1 floor with finished or unfinished basement
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment in basement
<b>Lowest Floor for Rating</b>	No Elevation Certificate required
<b>Application Should Show</b>	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
<b>Pre-FIRM Rating</b>	Use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>With Basement</b> category.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

NOTE: Above references may not apply to this page.

**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	None
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b>. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

NOTE: Above references may not apply to this page.



## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor List the value of machinery, equipment, and appliances.
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

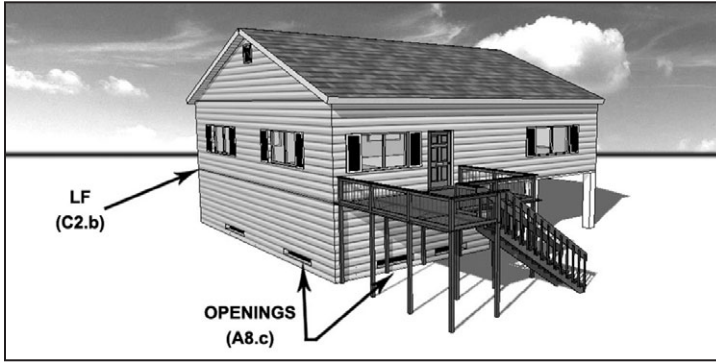
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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# ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Unfinished enclosure With proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of next-higher floor
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If the difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

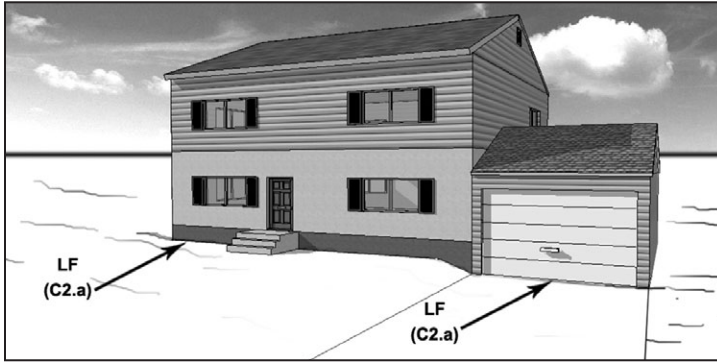
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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## ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors and unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Solid load-bearing walls
<b>Type of Enclosure</b>	Unfinished enclosure (garage) and crawlspace
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (lower of crawlspace or garage)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating</b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. <b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Unfinished enclosure Non-load-bearing walls No openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (including basement or enclosure)
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating</b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category. <b>AH Zone:</b> Use Pre FIRM rate table <b>With Enclosure</b> category. <b>A Zone:</b> Use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

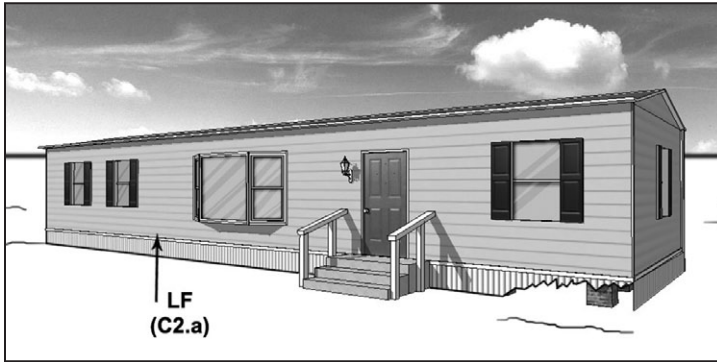
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Vinyl or aluminum skirting
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished basement (see Elevation Certificate, Diagram 2)
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment in the basement
<b>Lowest Floor for Rating</b>	Top of bottom floor (including basement)
<b>Application Should Show</b>	Building type — 2 floors Basement — Finished or unfinished Is building elevated? — No
<b>Pre-FIRM Rating</b>	<b>AO Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category. <b>AH Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category. <b>A Zone:</b> Use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

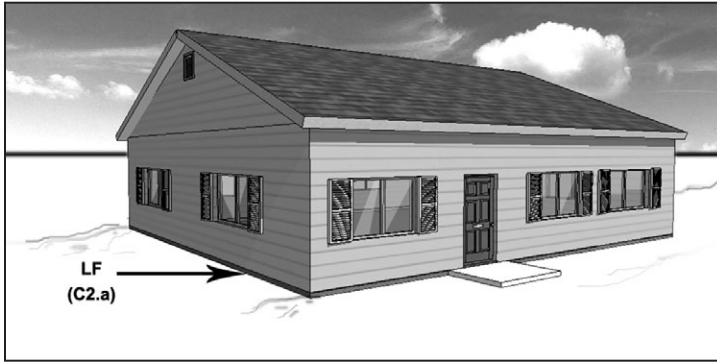
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor on slab (see Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	Top of bottom floor
<b>Application Should Show</b>	Building type — 1 floor Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	Top of bottom floor
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table; <b>No Basement/Enclosure</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the machinery/equipment is below the BFE and the garage is properly vented.
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> AND HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use Pre-FIRM rate table; <b>No Basement/Enclosure</b> category.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 feet or more, use Post-FIRM <b>No Base Flood Elevation</b> rate table. If the difference is 1 foot or less, use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.</p>
<b>Post-FIRM Rating</b>	<p><b>AO Zone:</b> If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>AH Zone:</b> If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use <b>With Certification of Compliance</b> rate. If not, use <b>Without Certification of Compliance</b> rate.</p> <p><b>A Zone with BFE<sup>2</sup>:</b> Use Post-FIRM rate table <b>With Base Flood Elevation</b> category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the Application to the insurer for a rate.</p> <p><b>A Zone without BFE<sup>2</sup>:</b> If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 foot or more, use Post-FIRM rate table <b>No Base Flood Elevation</b> category. If difference is 0 feet or less, submit the Application to the insurer for a rate.</p>

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

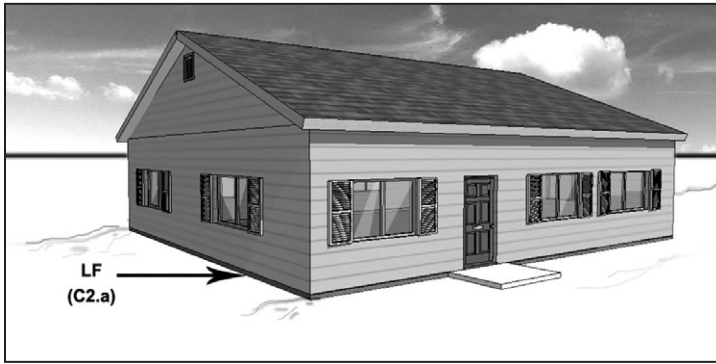
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor on slab (see Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	Top of bottom floor
<b>Application Should Show</b>	Building type — 1 floor Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
<b>Machinery or Equipment Servicing Building</b>	N/A
<b>Lowest Floor for Rating</b>	Top of bottom floor
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors on slab with attached garage (see Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented; otherwise, use top of garage floor.
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



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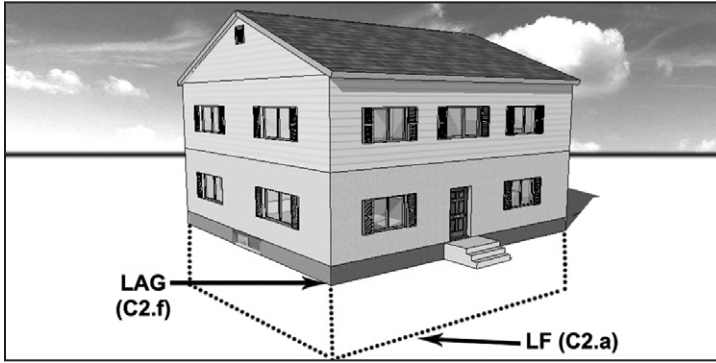
<b>Building Description</b>	2 floors and subgrade crawlspace with or without openings. (See Elevation Certificate, Diagram 9.) Subgrade crawlspace floor is no more than 2 feet below grade, and the distance between the subgrade crawlspace floor and the top of the next-higher floor is no more than 5 feet.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (including subgrade crawlspace)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — No Subgrade crawlspace
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>Non-Elevated With Subgrade Crawlspace</b> category. Pre-FIRM buildings with subgrade crawlspace(s) may use optional Post-FIRM elevation rating provided that the lowest floor is below the Base Flood Elevation (BFE). The building must be reported statistically as a Submit-for-Rate using Risk Rating Method “2.” Follow the procedures from the <i>Specific Rating Guidelines</i> for policy processing.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate. See “H. Crawlspace” in the Special Rating Situations subsection in the Rating section.

<sup>1</sup> LF — Lowest Floor  
<sup>2</sup> BFE — Base Flood Elevation  
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade  
<sup>5</sup> See page LFG 3 for optional elevation rating  
<sup>6</sup> Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors and unfinished basement. (See Elevation Certificate, Diagram 2.) Basement floor is subgrade more than 2 feet, or subgrade no more than 2 feet and the distance between the basement floor and the top of the next-higher floor is more than 5 feet.
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (including basement)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — No Basement — Finished or unfinished
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1A)
<b>Machinery or Equipment Servicing Building</b>	Machinery or equipment in garage
<b>Lowest Floor for Rating</b>	Top of slab of principal building area only if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented; otherwise, use top of the garage floor.
<b>Application Should Show</b>	Building type — 1 floor Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

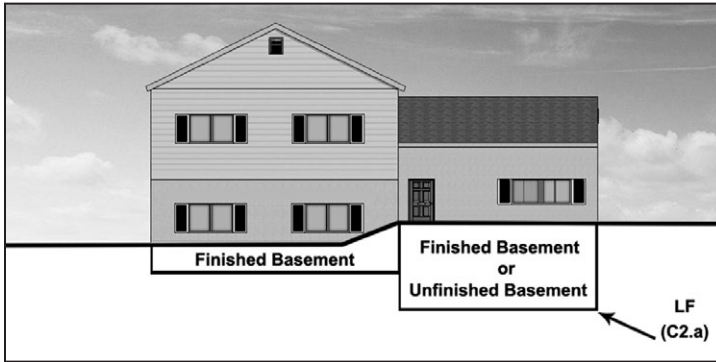
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	Split level with unfinished or finished basement (see Elevation Certificate, Diagram 4)
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment in basement
<b>Lowest Floor for Rating</b>	Top of bottom floor (including basement)
<b>Application Should Show</b>	Building type — Split level Basement — Finished or unfinished Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE, use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

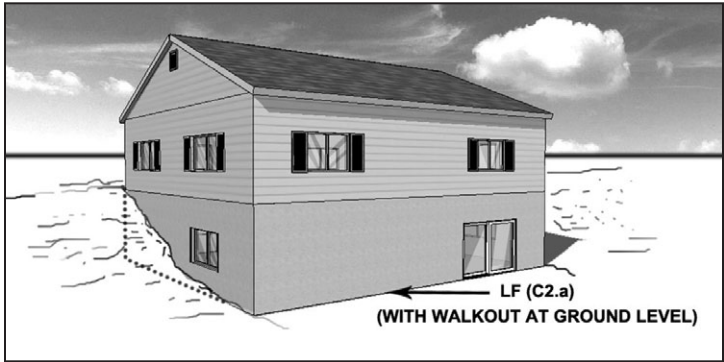
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

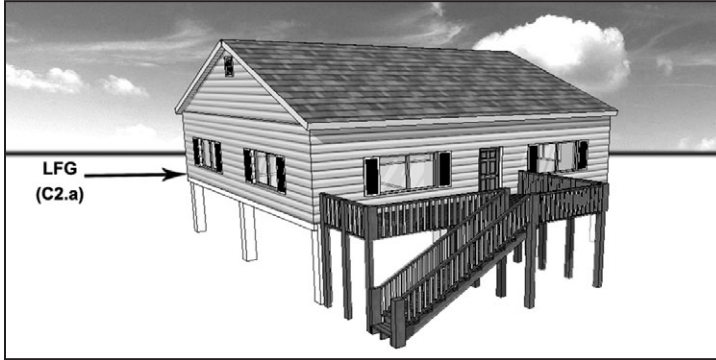
<b>Building Description</b>	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Finished or unfinished lower level No openings
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment at ground level
<b>Lowest Floor for Rating</b>	Top of bottom floor (enclosure)
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor  
<sup>2</sup> BFE — Base Flood Elevation  
<sup>3</sup> See page LFG 1 for explanation of proper openings

<sup>4</sup> HAG — Highest Adjacent Grade  
<sup>5</sup> See page LFG 3 for optional elevation rating  
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	Elevated on piers, posts, piles, or columns with hanging floor 2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor List the value of machinery, equipment, and appliances.
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Elevated buildings on posts, piers, pilings, or columns and the lowest elevated floor below the BFE is unfinished and used for storage or building access only, use <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Unfinished enclosure With proper openings
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of the next-higher floor (elevated floor)
<b>Application Should Show</b>	Building type — 1 floor Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

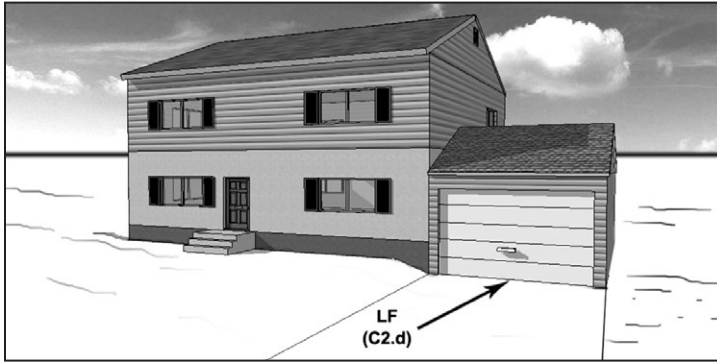
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors and unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid load-bearing walls
<b>Type of Enclosure</b>	Unfinished enclosure (garage) and crawlspace No proper openings
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (garage)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Non-load-bearing walls No openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (including basement or enclosure)
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and unfinished enclosed area (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Unfinished enclosure No proper openings <sup>3</sup>
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (including basement or enclosure)
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with unfinished enclosure/crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Enclosed garage at same level as crawlspace Unfinished enclosure/crawlspace No proper openings in crawlspace or garage Floor of crawlspace/garage is at or above lowest adjacent grade
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Floor of crawlspace and garage
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

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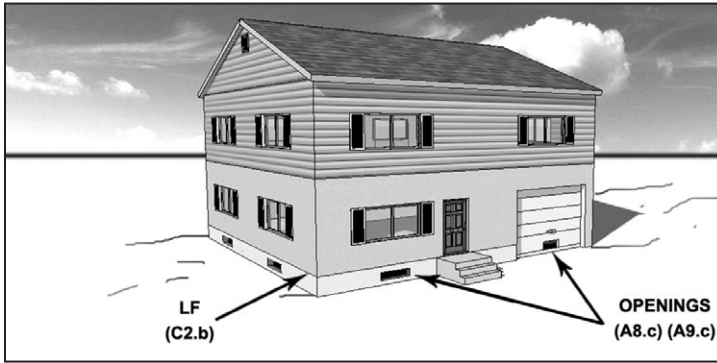
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**ELEVATED BUILDINGS  
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Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Unfinished crawlspace Proper openings <sup>3</sup> in crawlspace and garage Floor of crawlspace/garage is at or above lowest adjacent grade
<b>Machinery or Equipment Servicing Building</b>	Without machinery or equipment in crawlspace or garage
<b>Lowest Floor for Rating</b>	Top of next-higher floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

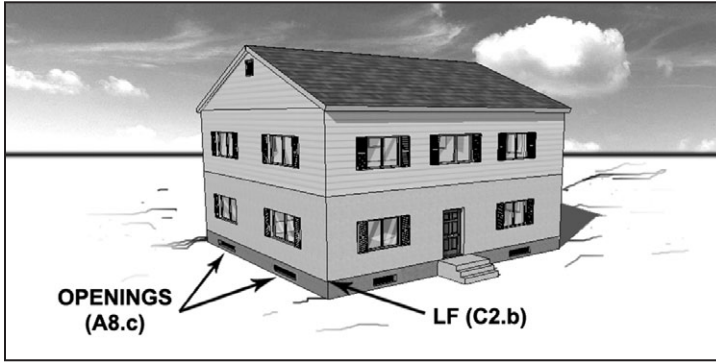
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Unfinished crawlspace With proper openings <sup>3</sup> Floor of crawlspace is at or above lowest adjacent grade
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment in crawlspace
<b>Lowest Floor for Rating</b>	Top of next-higher floor
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

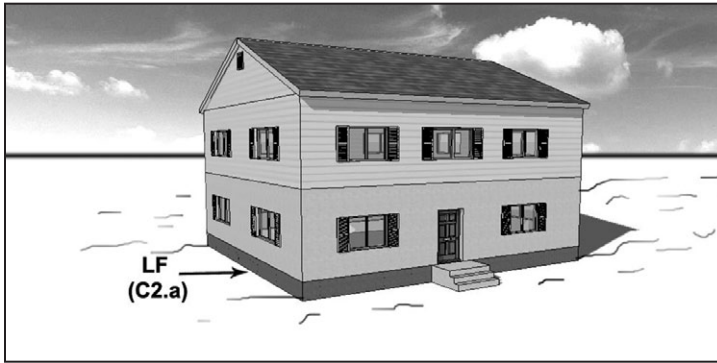
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1–A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid or partial perimeter walls
<b>Type of Enclosure</b>	Unfinished crawlspace No proper openings <sup>3</sup> Floor of crawlspace is at or above lowest adjacent grade
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment
<b>Lowest Floor for Rating</b>	Top of bottom floor (crawlspace)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>Elevated on Crawlspace</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

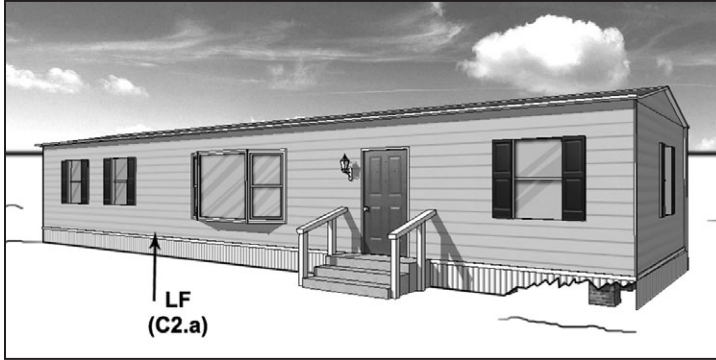
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Vinyl or aluminum skirting
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Top of lowest elevated floor
<b>Application Should Show</b>	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM <b>Manufactured (Mobile) Home</b> rate if favorable. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>Manufactured (Mobile) Home</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor No basement (see Elevation Certificate, Diagram 1A)
<b>Lowest Floor for Rating</b>	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 1 floor Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>One Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
<b>Lowest Floor for Rating</b>	Lowest adjacent grade (C2.f)
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor with attached garage Garage is at lower elevation than principal building area (see Elevation Certificate, Diagram 1)
<b>Lowest Floor for Rating</b>	In V Zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C2. a or d (attached garage/top of slab) in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2. a or d, whichever is lower. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2. a or d, whichever is lower.
<b>Application Should Show</b>	Building type — 1 floor Basement — None Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>One Floor No Basement/Enclosure</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

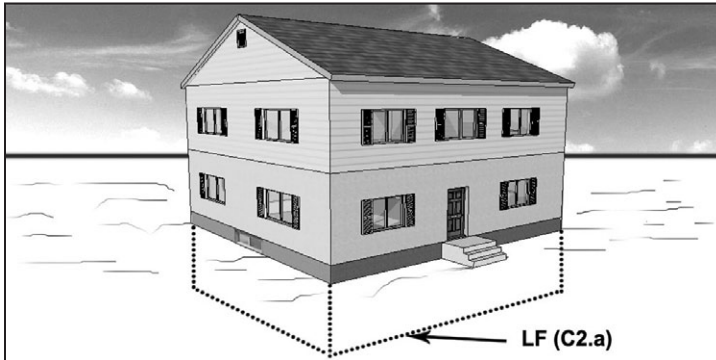
<sup>4</sup> HAG — Highest Adjacent Grade

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30<sup>6</sup>**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	3 floors Finished basement (see Elevation Certificate, Diagram 2)
<b>Lowest Floor for Rating</b>	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 3 or more floors Basement — Finished Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

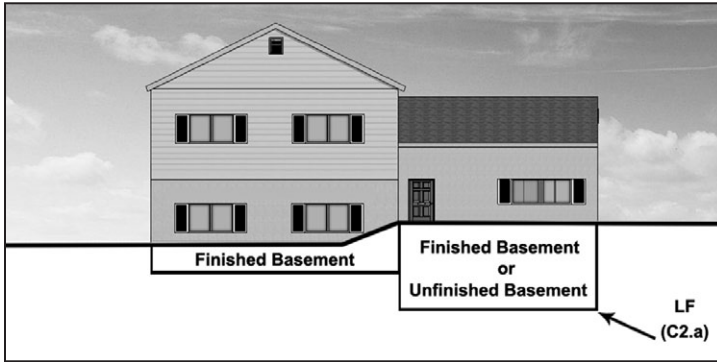
<sup>5</sup> See page LFG 3 for optional elevation rating

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**NON-ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30<sup>6</sup>**



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	Split level Unfinished basement (see Elevation Certificate, Diagram 4)
<b>Lowest Floor for Rating</b>	Bottom of slab (basement) In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — Split level Basement — Unfinished Is building elevated? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Basement</b> category.
<b>Post-FIRM Rating 1975 to September 30, 1981, Construction Date</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

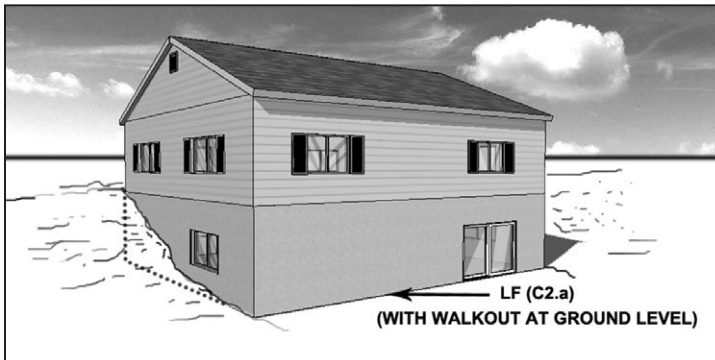
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<sup>5</sup> See page LFG 3 for optional elevation rating

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter walls
<b>Type of Enclosure</b>	Finished or unfinished lower level
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM rate table <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	<p>The space below the lowest elevated floor either has no enclosure or has:</p> <p>(1) Insect screening, provided that no additional supports are required for the screening; or</p> <p>(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or</p> <p>(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch; or</p> <p>(4) The area below the lowest elevated floor is enclosed by a combination of one solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.</p> <p>Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.</p>
<b>Machinery or Equipment Servicing Building</b>	Any machinery or equipment below elevated floor is at or above the BFE
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	<p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>One Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor List the value of machinery, equipment, and appliances.
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than One Floor No Basement/Enclosure/Crawlspace</b> rates. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

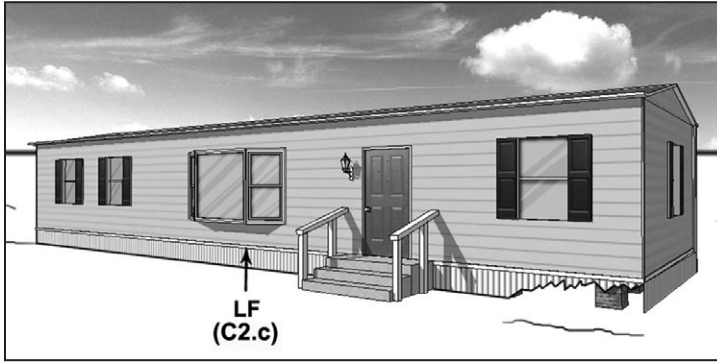
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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	Mobile home without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Vinyl or aluminum skirting
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building type — Mobile home Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM <b>Manufactured (Mobile) Home</b> rate if favorable. If LF <sup>1</sup> elevation is less than the BFE <sup>2</sup> , use Pre-FIRM rate table <b>No Basement/Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>Manufactured (Mobile) Home</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and unfinished enclosed area (see Elevation Certificate, Diagram 6)		
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns		
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls		
<b>Machinery or Equipment Servicing Building</b>	No machinery or equipment below elevated floor		
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member		
<b>Application Should Show</b>		<u>Pre-FIRM</u>	<u>Post-FIRM</u>
	Building type	2 floors	1 floor
	Is building elevated?	Yes	Yes
	Is area below the elevated floor enclosed?	Yes	No
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category and describe the building as an elevated building with enclosure.		
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>One Floor No Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 2 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.		

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building Type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

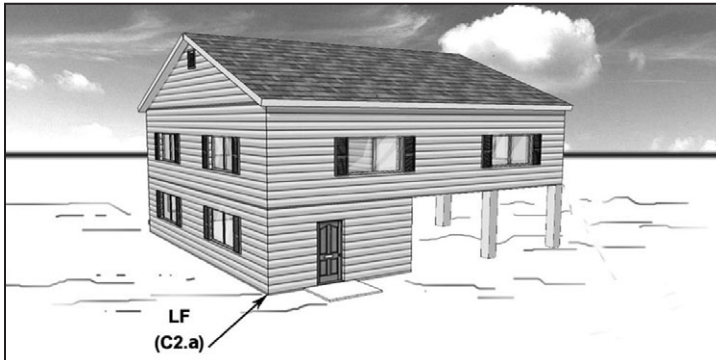
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area 300 sq. ft. or more) with non-breakaway walls or with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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**ELEVATED BUILDINGS  
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Shear walls parallel to the expected flow of floodwaters
<b>Type of Enclosure</b>	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C2.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75-'81 VE, V1-V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

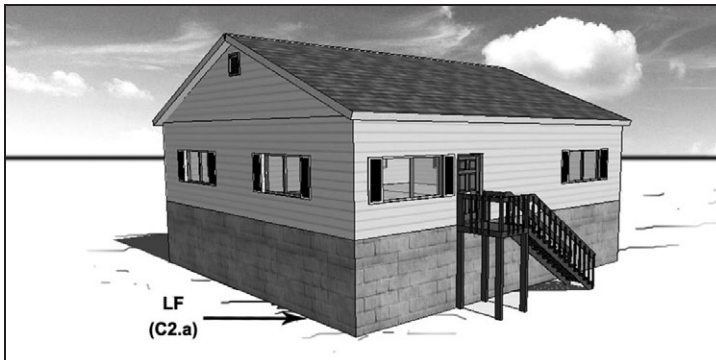
<sup>4</sup> HAG — Highest Adjacent Grade

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PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO  
SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Finished or unfinished enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>With Enclosure</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

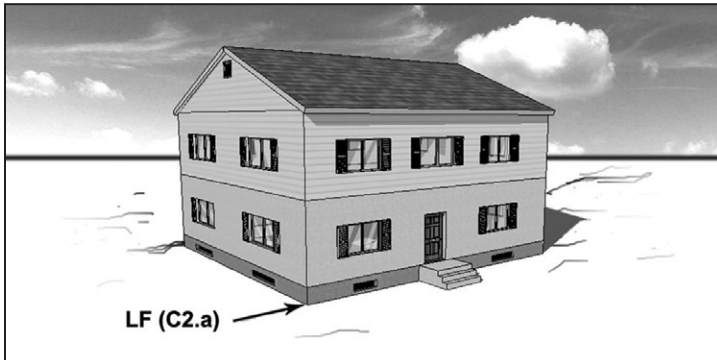
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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**ELEVATED BUILDINGS  
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SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1–V30**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Unfinished crawlspace
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>Pre-FIRM Rating<sup>5</sup></b>	If LF <sup>1</sup> elevation is equal to or greater than the BFE <sup>2</sup> , use Post-FIRM rate if favorable. Use <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is less than BFE <sup>2</sup> , use Pre-FIRM rate table <b>Elevated On Crawlspace</b> category.
<b>Post-FIRM Rating</b>	Use Post-FIRM '75–'81 VE, V1–V30 Zone <b>More Than One Floor With Basement/Enclosure/Crawlspace</b> rate category. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor without enclosed area (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	<p>The space below the lowest elevated floor either has no enclosure or has:</p> <ul style="list-style-type: none"> <li>(1) Insect screening, provided that no additional supports are required for the screening; <i>or</i></li> <li>(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; <i>or</i></li> <li>(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch; <i>or</i></li> <li>(4) The area below the lowest elevated floor is enclosed by a combination of 1 solid breakaway wall or garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters.</li> </ul> <p>Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.</p>
<b>Machinery or Equipment Servicing Building</b>	No machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	<p>Building type — 1 floor</p> <p>Is building elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — No</p>
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 4 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

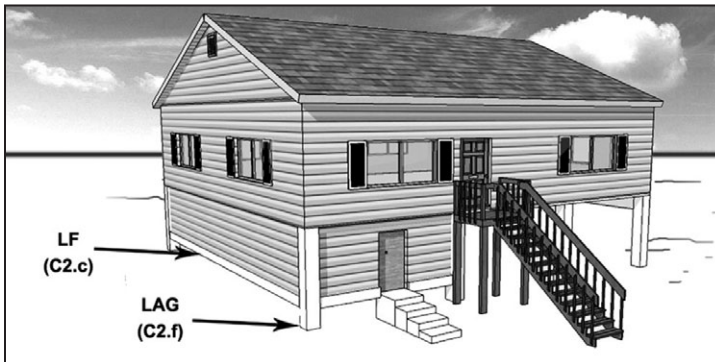
<sup>4</sup> HAG — Highest Adjacent Grade

<sup>5</sup> See page LFG 3 for optional elevation rating

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors, including hanging floor (see Elevation Certificate, Diagram 5)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	No enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below the lowest elevated floor List the value of machinery, equipment, and appliances.
<b>Lowest Floor for Rating</b>	Bottom of lowest horizontal structural member
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — No
<b>Post-FIRM Rating</b>	Use 1981 Post-FIRM V1-V30, VE Zone <b>Free of Obstruction</b> rates. If LF <sup>1</sup> elevation is 1 or more feet below the BFE <sup>2</sup> , submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.

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

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

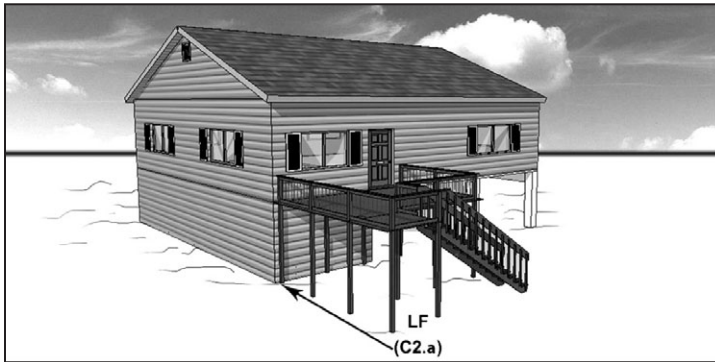
<sup>4</sup> HAG — Highest Adjacent Grade

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area less than 300 sq. ft.) with breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With machinery or equipment below BFE
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade, deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Piers, posts, piles, or columns
<b>Type of Enclosure</b>	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 6)
<b>Elevating Foundation of Building</b>	Shear walls parallel to the expected flow of floodwaters
<b>Type of Enclosure</b>	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a.
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

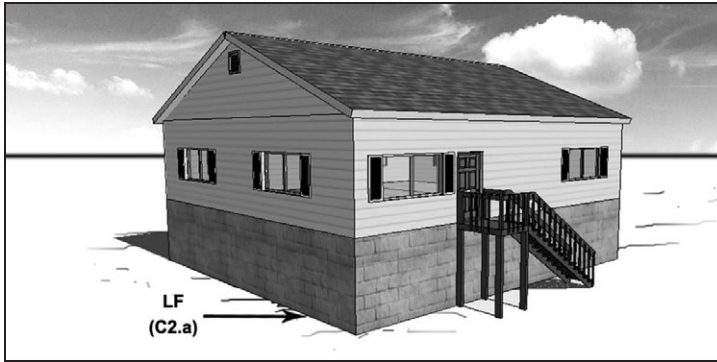
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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	1 floor and finished or unfinished enclosed area (see Elevation Certificate, Diagram 7)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Finished or unfinished enclosure
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Bottom of slab  In V Zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.a in lieu of C2.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C2.f), deduct (for 1–4 family residences) 12 inches from the elevation figure found in item C2.a. For buildings other than 1–4 family, deduct 18 inches from the elevation figure found in item C2.a
<b>Application Should Show</b>	Building type — 2 floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

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Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors with crawlspace (see Elevation Certificate, Diagram 8)
<b>Elevating Foundation of Building</b>	Solid perimeter load-bearing walls
<b>Type of Enclosure</b>	Unfinished crawlspace
<b>Machinery or Equipment Servicing Building</b>	With or without machinery or equipment below elevated floor
<b>Lowest Floor for Rating</b>	Top of the bottom floor (crawlspace)
<b>Application Should Show</b>	Building type — 3 or more floors Is building elevated? — Yes Is area below the elevated floor enclosed? — Yes
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

NOTE: Above references may not apply to this page.

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



Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.

<b>Building Description</b>	2 floors on raised-slab-on-grade or slab-on-stem-wall-with-fill (see Elevation Certificate, Diagram 1B)
<b>Lowest Floor for Rating</b>	Lowest adjacent grade (C2.f)
<b>Application Should Show</b>	Building type — 2 floors Basement — None Is building elevated? — No
<b>V-Zone Rating; Construction Date October 1, 1981, and After</b>	Submit the Application to the insurer for a rate.

<sup>1</sup> LF — Lowest Floor

<sup>2</sup> BFE — Base Flood Elevation

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

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

<sup>5</sup> See page LFG 3 for optional elevation rating

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

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