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.  

I. LOWEST FLOOR DETERMINATION

The following guidance, along with the comments accompanying each building drawing provided in this section (pages LFG 8-59), will help insurance agents 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 located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is below the level of the building, and there is machinery/equipment on the floor of the garage that is below the Base Flood Elevation (BFE), the lowest floor is the garage floor unless the garage has proper openings (flood vents). See “Proper Openings” in the Definitions section.

B. Elevated Buildings in A Zones

In an elevated building, 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 exist:

- The enclosed space is finished (having more than 20 linear feet of 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).

1. Enclosures with Openings

An elevated building with an enclosure below the elevated floor with proper openings (flood vents) in the enclosure can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper openings in the enclosure, the application should indicate “No” for enclosure.) This rule applies to buildings in Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

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

2. Alternative to the Openings Requirement Above

In situations where it is not feasible to meet the openings requirement above, it is acceptable to use the following certification/letter in order for the enclosure floor elevation to be excluded for rating:

- A letter or other written evidence from the community building official that the flood openings have been accepted by the community as an alternative to the openings requirement in the International Building Code or the local ordinance based on the issuance of an Evaluation Report on openings by the International Code Council Evaluation Service (ICC-ES); or
- An Evaluation Report issued by the ICC-ES indicating that the automatic flood vents meet code requirements. This report provides the specification on the number of flood vents required for a specified square footage of enclosed area below the BFE.
3. Crawl Spaces
If a building elevated on a crawl space 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 crawl space (under-floor space) floor or the garage floor, whichever is lower, if neither the crawl space nor the garage has proper openings; or
- Use the top of the crawl space 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 crawl space; or
- Use the top of the finished floor (habitable floor), if both the crawl space and the garage have proper openings.

Pre-FIRM buildings with subgrade crawl spaces 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 one or more of the following conditions are met:

- The enclosed space is finished (having more than 20 linear feet of finished wall [paneling, etc.]); or
- The 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, hot 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 on page RATE 7 or page CONDO 19, 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 “D. Post-’81 V Zone Optional Rating” on page RATE 23.

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, pages CERT 1-2, 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, 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 Estimated 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 unnumbered A Zones, check with the community official to determine if there is an estimated Base Flood Elevation. 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 Estimated BFE), Zone AH, and Zone AO if the building has no basement or enclosure.
PUTTING IT INTO PERSPECTIVE....

Sections A and C of the revised 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 new 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.

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 eight building diagrams located on Instructions Pages 7 and 8 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-g 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 or 4).

- For Building Diagrams 1 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 vents, and the vents 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.

**BUILDING DIAGRAM #1**

**Distinguishing Feature:** The bottom floor is at or above ground level (grade) on at least one side.

**Lowest Floor for Rating:** Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.

**Elevation Needed for Rating from FEMA Elevation Certificate:** Item C2.a or Item C2.d (if structure has attached garage)

---

**BUILDING DIAGRAM #2**

**Distinguishing Feature:** The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.

**Lowest Floor for Rating:** Top of basement floor or crawl space

**Elevation Needed for Rating from FEMA Elevation Certificate:** Item C2.a

---

**BUILDING DIAGRAM #3**

**Distinguishing Feature:** The bottom floor (excluding garage) is at or above ground level (grade) on at least one side.

**Lowest Floor for Rating:** Top of slab

**Elevation Needed for Rating from FEMA Elevation Certificate:** Item C2.a

---

**BUILDING DIAGRAM #4**

**Distinguishing Feature:** The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram.

**Lowest Floor for Rating:** Top of slab (basement floor or crawl space)

**Elevation Needed for Rating from FEMA Elevation Certificate:** Item C2.a

---

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

**BUILDING DIAGRAMS #1-8**

**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 E2. 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 6-8 with proper openings, use the measurement provided in Item E3.

*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.*

LFG 4

May 1, 2008

BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or readily removable insect screening is permissible).

Lowest Floor for Rating: Lowest elevated floor.

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a

BUILDING DIAGRAM #6

Distinguishing Feature: 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.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

BUILDING DIAGRAM #7

Distinguishing Feature: 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.

Lowest Floor for Rating: Lowest elevated floor or top of bottom floor if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls. In A Zones, the crawl space is with or without openings present in the walls of the crawl space.

Lowest Floor for Rating: Next higher floor or top of bottom floor if conditions in the Flood Insurance Manual (Lowest Floor Determination) for A Zones are met.

Elevation Needed for Rating from FEMA Elevation Certificate: Item C2.a or Item C2.b

* An "opening" (flood vent) is defined as a permanent opening in a wall 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 crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter the bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design 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.
Lowest Floor Guide for Zones V, VE, V1-V30

**BUILDING DIAGRAM #1**

*Distinguishing Feature:* The bottom floor is at or above ground level (grade) on at least one side. *

*Lowest Floor for Rating:* Bottom of slab

*Elevation Needed for Rating on FEMA Elevation Certificate:* Item C2.a**

**BUILDING DIAGRAM #2**

*Distinguishing Feature:* The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram. **

*Lowest Floor for Rating:* Bottom of slab (basement floor)

*Elevation Needed for Rating on FEMA Elevation Certificate:* Item C2.a**

**BUILDING DIAGRAM #3**

*Distinguishing Feature:* The bottom floor (excluding garage) is at or above ground level (grade) on at least one side. *

*Lowest Floor for Rating:* Bottom of slab (lowest floor)

*Elevation Needed for Rating on FEMA Elevation Certificate:* Item C2.a**

**BUILDING DIAGRAM #4**

*Distinguishing Feature:* The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram. **

*Lowest Floor for Rating:* Bottom of slab (basement floor)

*Elevation Needed for Rating on FEMA Elevation Certificate:* Item C2.a**

---

*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

BUILDING DIAGRAM #5

Distinguishing Feature: 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 80 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.

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.c

BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a or Item C2.c

BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a

BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating on FEMA Elevation Certificate:
Item C2.a

* 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.

All buildings elevated on piers, posts, piers, columns, or parallel shear walls with full or partial enclosure below the elevated floor.

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.

All buildings elevated on a crawl space with the floor of the crawl space at or above grade on at least one side, with or without attached garage.
### III. SPECIFIC BUILDING DRAWINGS

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

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 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.

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<th>Building Description</th>
<th>One floor and unfinished enclosed area</th>
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<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Designed with proper openings³</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>No Elevation Certificate Required</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—One floor
Is Building Elevated?—Yes
Is area below the elevated floor enclosed?—No |
| Pre-FIRM Rating | Use Pre-FIRM rate table no basement/enclosure category. |
| Post-FIRM Rating | Use Post-FIRM rate table no basement/enclosure category. |
# ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

<table>
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<th>Description</th>
<th>Details</th>
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</thead>
<tbody>
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<td><strong>Building Description</strong></td>
<td>Two floors and unfinished enclosed area</td>
</tr>
<tr>
<td><strong>Elevating Foundation of Building</strong></td>
<td>Solid perimeter load-bearing walls. No openings</td>
</tr>
<tr>
<td><strong>Type of Enclosure</strong></td>
<td>Unfinished crawl space and garage</td>
</tr>
<tr>
<td><strong>Machinery or Equipment Servicing Building</strong></td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td><strong>Lowest Floor for Rating</strong></td>
<td>No Elevation Certificate Required</td>
</tr>
</tbody>
</table>
| **Application Should Show**                                               | Building Type—Three or more floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |
| **Pre-FIRM Rating**                                                       | Use Pre-FIRM rate table *with enclosure* category. |
| **Post-FIRM Rating**                                                      | Use Post-FIRM rate table *with basement/enclosure* category. |

*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**

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG**—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

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<th>One floor and finished or unfinished enclosed area</th>
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<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
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</table>
| Type of Enclosure | Nonload-bearing walls  
No proper openings |
| Machinery or Equipment Servicing Building | With or without machinery or equipment |
| Lowest Floor for Rating | No Elevation Certificate Required |
| Application Should Show | Building Type—Two floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |
| Pre-FIRM Rating | Use Pre-FIRM rate table *with enclosure* category. |
| Post-FIRM Rating | Use Post-FIRM rate table *with basement/enclosure* category. |
## Non-Elevated Buildings

**Pre-and Post-Firm Risks in Flood Zones B, C, X, A99, and D**

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. **HAG**—Highest Adjacent Grade
4. **See page LFG 2 for optional elevation rating**
5. **See page LFG 1 for explanation of proper openings**
6. **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

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<thead>
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<th>Building Description</th>
<th>One floor on slab</th>
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<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>No Elevation Certificate Required</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—One floor  
Basement—None  
Is Building Elevated?—No |
| Pre-FIRM Rating | Use Pre-FIRM rate table **no basement/enclosure** category. |
| Post-FIRM Rating | Use Post-FIRM rate table **no basement/enclosure** category. |
### NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

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<th>One floor with finished or unfinished basement</th>
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<td>With or without machinery or equipment in basement</td>
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<tr>
<td>Lowest Floor for Rating</td>
<td>No Elevation Certificate Required</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Two floors  
Basement—Finished or unfinished  
Is Building Elevated?—No |
| Pre-FIRM Rating | Use Pre-FIRM rate table with basement category. |
| Post-FIRM Rating | Use Post-FIRM rate table with basement/enclosure category. |
### ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG**—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

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<th>One floor without enclosed area (See Elevation Certificate, Diagram 5)</th>
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<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
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<tr>
<td>Type of Enclosure</td>
<td>No enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>None</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—One floor  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—No |
| Pre-FIRM Rating<sup>5</sup> | AO Zone: If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.  
AH Zone: If LF<sup>1</sup> elevation is equal to or greater than BFE<sup>2</sup>, use with certification rate. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table.  
A Zone with estimated BFE<sup>2</sup>: If LF<sup>1</sup> elevation is equal to or greater than the estimated BFE<sup>2</sup>, use Post-FIRM rate table with the estimated base flood elevation category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table no basement/enclosure category.  
A Zone without estimated BFE<sup>2</sup>: If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category. |
| Post-FIRM Rating | AO Zone: If difference between LF<sup>1</sup> and HAG<sup>4</sup> is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.  
AH Zone: If LF<sup>1</sup> elevation is greater than or equal to BFE<sup>2</sup>, use with certification rate. If not, use without certification rate.  
A Zone with estimated BFE<sup>2</sup>: Use Post-FIRM rate table with the estimated base flood elevation category. If LF<sup>1</sup> elevation is 2 or more feet below the estimated BFE<sup>2</sup>, submit the application to the NFIP for a rate.  
A Zone without estimated BFE<sup>2</sup>: If difference between the LF<sup>1</sup> and HAG<sup>4</sup> is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate. |
### ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Designed with proper openings³</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of next higher floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—One floor
Is Building Elevated?—Yes
Is area below the elevated floor enclosed?—No |

#### Pre-FIRM Rating ⁵

**AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.

**AH Zone:** If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.

**A Zone without estimated BFE²:** If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.

#### Post-FIRM Rating

**AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.

**AH Zone:** If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.

**A Zone with estimated BFE²:** Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.

**A Zone without estimated BFE²:** If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If the difference is 0 or less, submit the application to the NFIP for a rate.
### ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors and unfinished enclosed area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid load-bearing walls. No openings</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space and garage</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor (lower of crawl space or garage)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Three or more floors  
| | Is Building Elevated?—Yes  
| | Is area below the elevated floor enclosed?—Yes |

**Pre-FIRM Rating**
- **AO Zone**: Use Pre-FIRM rate table with *enclosure* category.
- **AH Zone**: Use Pre-FIRM rate table with *enclosure* category.
- **A Zone**: Use Pre-FIRM rate table with *enclosure* category.

**Post-FIRM Rating**
Submit the application to the NFIP for a rate.

---

1. **LF**—Lowest Floor  
2. **BFE**—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. **HAG**—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. 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.

Letters and numbers in parentheses, as "(A8.c)" or "(C2.a)," correspond to Section A or Section C of the Elevation Certificate.
### ELEVATED BUILDINGS
#### PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
</tbody>
</table>
| Type of Enclosure | Nonload-bearing walls  
                     No openings ³ |
| Machinery or Equipment Servicing Building | With or without machinery or equipment |
| Lowest Floor for Rating | Top of bottom floor (including basement or enclosure) |
| Application Should Show | Building Type: Two floors  
                          Is Building Elevated?—Yes  
                          Is area below the elevated floor enclosed?—Yes |
| Pre-FIRM Rating | AO Zone: Use Pre-FIRM rate table with enclosure category.  
                  AH Zone: Use Pre-FIRM rate table with enclosure category.  
                  A Zone: Use Pre-FIRM rate table with enclosure category. |
| Post-FIRM Rating | Submit the application to the NFIP for a rate. |

Notes:

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. 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

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Mobile home without enclosed area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Vinyl skirting</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Mobile home
Is Building Elevated?—Yes
Is area below the elevated floor enclosed?—No |

Pre-FIRM Rating

| AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category. |
| AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table. |
| A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category. |

A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.

Post-FIRM Rating

| AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate. |
| AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate. |
| A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate. |
| A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate. |
### Building Description
One floor and finished or unfinished basement (See Elevation Certificate, Diagram 2)

### Machinery or Equipment Servicing Building
With or without machinery or equipment in the basement

### Lowest Floor for Rating
Top of bottom floor (including basement or enclosure)

### Application Should Show
Building Type— Two floors
Basement— Finished or unfinished
Is Building Elevated?— No

### Pre-FIRM Rating
- **AO Zone:** Use Pre-FIRM rate table with basement category.
- **AH Zone:** Use Pre-FIRM rate table with basement category.
- **A Zone:** Use Pre-FIRM rate table with basement category.

### Post-FIRM Rating
Submit the application to the NFIP for a rate.

**NOTE:** Above references may not apply to this page.
### NON-ELEVATED BUILDINGS

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

1. **LF**—Lowest Floor  
2. **BFE**—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. **HAG**—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor on slab (See Elevation Certificate, Diagram 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type: One floor  
Basement: None  
Is Building Elevated? No |
| Pre-FIRM Rating |  
**AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use *with certification* rate. If not, use Pre-FIRM rate table; no basement/enclosure category.  
**AH Zone:** If LF¹ elevation is equal to or greater than BFE², use *with certification* rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.  
**A Zone with estimated BFE²:** If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table *with the estimated base flood elevation* category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.  
**A Zone without estimated BFE²:** If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category. |
| Post-FIRM Rating |  
**AO Zone:** If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use *with certification* rate. If not, use *without certification* rate.  
**AH Zone:** If LF¹ elevation is greater than or equal to BFE², use *with certification* rate. If not, use *without certification* rate.  
**A Zone with estimated BFE²:** Use Post-FIRM rate table *with the estimated base flood elevation* category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.  
**A Zone without estimated BFE²:** If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate. |
## NON-ELEVATED BUILDINGS
### PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG**—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with garage on slab (See Elevation Certificate, Diagram 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>Machinery or equipment in garage.</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>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.</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Two floors  
 Basement—None  
 Is Building Elevated?—No |
| Pre-FIRM Rating | 
**AO Zone**: If difference between LF\(^1\) AND HAG\(^4\) is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.  
**AH Zone**: If LF\(^1\) elevation is equal to or greater than BFE\(^2\), use with certification rate. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table.  
**A Zone with estimated BFE\(^2\)**: If LF\(^1\) elevation is equal to or greater than the estimated BFE\(^2\), use Post-FIRM rate table with the estimated base flood elevation category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table no basement/enclosure category.  
**A Zone without estimated BFE\(^2\)**: If difference between the LF\(^1\) and HAG\(^4\) is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category. |

| Post-FIRM Rating | 
**AO Zone**: If difference between LF\(^1\) and HAG\(^4\) is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.  
**AH Zone**: If LF\(^1\) elevation is greater than or equal to BFE\(^2\), use with certification rate. If not, use without certification rate.  
**A Zone with estimated BFE\(^2\)**: Use Post-FIRM rate table with the estimated base flood elevation category. If LF\(^1\) elevation is 2 or more feet below the estimated BFE\(^2\), submit the application to the NFIP for a rate.  
**A Zone without estimated BFE\(^2\)**: If difference between the LF\(^1\) and HAG\(^4\) is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate. |
## Non-Elevated Buildings
### Pre- and Post-Firm Risks in Flood Zones AE and A1-A30

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor on slab (See Elevation Certificate, Diagram 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>N/A</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—One floor  
Basement—None  
Is Building Elevated?—No |
| Pre-FIRM Rating | If LF¹ elevation is equal to or greater than the BFE², use Post-FIRM rate table *no basement/enclosure* category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table *no basement/enclosure* category. |
| Post-FIRM Rating | Use Post-FIRM rate table *no basement/enclosure* category. If LF¹ elevation is 2 or more feet below the BFE², submit the application to the NFIP for a rate. |

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

---

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
## Non-Elevated Buildings

**Pre- and Post-Firm Risks in Flood Zones AE and A1-A30**

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG**—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

### Building Description

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors on slab with attached garage (See Elevation Certificate, Diagram 1)</th>
</tr>
</thead>
</table>

### Machinery or Equipment Servicing Building

<table>
<thead>
<tr>
<th>Machinery or Equipment Servicing Building</th>
<th>Machinery or equipment in garage</th>
</tr>
</thead>
</table>

### Lowest Floor for Rating

<table>
<thead>
<tr>
<th>Lowest Floor for Rating</th>
<th>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.</th>
</tr>
</thead>
</table>

### Application Should Show

| Application Should Show | Building Type— Two floors  
Is Building Elevated?— No  
Basement— None |
|-------------------------|---------------------------------------------------------------|

### Pre-FIRM Rating

<table>
<thead>
<tr>
<th>Pre-FIRM Rating</th>
<th>If LF elevation is equal to or greater than the BFE, use Post-FIRM rate table <strong>no basement/enclosure</strong> category. If LF elevation is less than BFE, use Pre-FIRM rate table <strong>no basement/enclosure</strong> category.</th>
</tr>
</thead>
</table>

### Post-FIRM Rating

<table>
<thead>
<tr>
<th>Post-FIRM Rating</th>
<th>Use Post-FIRM rate table <strong>no basement/enclosure</strong> category. If LF elevation is 2 or more feet below the BFE, submit the application to the NFIP for a rate.</th>
</tr>
</thead>
</table>

---

**NOTE:** Above references may not apply to this page.
**NON-ELEVATED BUILDINGS**  
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is no more than 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is no more than 5 feet.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Basement/subgrade crawl space</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type— Three or more floors  
Is Building Elevated?— No  
Basement— Unfinished |
| Pre-FIRM Rating | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate table with basement/enclosure category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table without basement category. Pre-FIRM buildings with subgrade crawl space(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 Specific Rating Guidelines for policy processing. |
| Post-FIRM Rating | Use Post-FIRM rate table with basement/enclosure category. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. See “G. Crawl Space” on page RATE 24. |

---

**Notes:**  
1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate.
### NON-ELEVATED BUILDINGS
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is subgrade more than 2 feet, or subgrade no more than 2 feet, but the distance between the basement/subgrade crawl space floor and the top of the next higher floor is more than 5 feet.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Basement/subgrade crawl space</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Three or more floors  
Is Building Elevated?—No  
Basement—Unfinished |
| Pre-FIRM Rating | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate table with basement/enclosure category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table with basement category. Pre-FIRM buildings with subgrade crawl space(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 Specific Rating Guidelines for policy processing. |
| Post-FIRM Rating | Use Post-FIRM rate table with basement/enclosure category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. |

**NOTE:** Above references may not apply to this page.
# NON-ELEVATED BUILDINGS

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

| Building Description | One floor with attached garage
|                      | Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1) |

<table>
<thead>
<tr>
<th>Machinery or Equipment Servicing Building</th>
<th>Machinery or equipment in garage</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Lowest Floor for Rating</th>
<th>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.</th>
</tr>
</thead>
</table>

| Application Should Show | Building Type— One floor
|                         | Basement— None
|                         | Is Building Elevated?— No |

<table>
<thead>
<tr>
<th>Pre-FIRM Rating</th>
<th>If LF(^1) elevation is equal to or greater than the BFE(^2), use Post-FIRM rate table <strong>no basement/enclosure</strong> category. If LF(^1) elevation is less than BFE(^2), use Pre-FIRM rate table <strong>no basement/enclosure</strong> category.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Post-FIRM Rating</th>
<th>Use Post-FIRM rate table <strong>no basement/enclosure</strong> category. If LF(^1) elevation is 2 or more feet below the BFE(^2), submit the application to the NFIP for a rate.</th>
</tr>
</thead>
</table>

---

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

---

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
**NON-ELEVATED BUILDINGS**  
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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<table>
<thead>
<tr>
<th>Building Description</th>
<th>Split level with unfinished or finished basement (See Elevation Certificate, Diagram 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment in basement</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor (including basement)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Split level  
Basement—Finished or unfinished  
Is Building Elevated?—No |
| Pre-FIRM Rating<sup>5</sup> | If LF<sup>1</sup> elevation is equal to or greater than the BFE, use Post-FIRM rate table *with basement/enclosure* category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table *with basement* category. |
| Post-FIRM Rating | Use Post-FIRM rate table *with basement/enclosure* category. If LF<sup>1</sup> elevation is 2 or more feet below the BFE<sup>2</sup>, submit the application to the NFIP for a rate. |
### ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings

4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

| Building Description | Two floors with walkout at ground level  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lower floor is not below grade on all sides</td>
</tr>
<tr>
<td></td>
<td>Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)</td>
</tr>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid perimeter walls</td>
</tr>
</tbody>
</table>
| Type of Enclosure | Load-bearing walls  
|                    | No openings  
|                    | Finished or unfinished lower level                                                        |
| Machinery or Equipment Servicing Building | With or without machinery or equipment at ground level                                    |
| Lowest Floor for Rating | Top of bottom floor (enclosure)                                                          |
| Application Should Show | Building Type — Two floors  
|                        | Is Building Elevated? — Yes  
|                        | Is area below the elevated floor enclosed? — Yes                                           |

**Pre-FIRM Rating**
If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate table with basement/enclosure category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table with enclosure category.

**Post-FIRM Rating**
Use Post-FIRM rate table with basement/enclosure category. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate.

Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.
### ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor without enclosed area (See Elevation Certificate, Diagram 5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>No enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below the lowest elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—One floor  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—No |
| Pre-FIRM Rating\(^5\) | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate table **no basement/enclosure** category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table **no basement/enclosure** category. |
| Post-FIRM Rating | Use Post-FIRM rate table **no basement/enclosure** category. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. |

Letters and numbers in parentheses, as *(A8.c)* or *(C2.a)*, correspond to Section A or Section C of the Elevation Certificate.
# ELEVATED BUILDINGS
## PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Designed with proper openings(^3)</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of the next higher floor (elevated floor)</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building Type—One floor Is Building Elevated?—Yes Is area below the elevated floor enclosed?—No</td>
</tr>
<tr>
<td>Pre-FIRM Rating(^5)</td>
<td>If LF(^1) elevation is equal to or greater than the BFE(^2), use Post-FIRM rate table no basement/enclosure category. If LF(^1) elevation is less than BFE(^2), use Pre-FIRM rate table no basement/enclosure category.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM rate table no basement/enclosure category. If LF(^1) elevation is 2 or more feet below the BFE(^2), submit the application to the NFIP for a rate.</td>
</tr>
</tbody>
</table>
# ELEVATED BUILDINGS

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

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

---

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors and unfinished enclosed area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid load-bearing walls. No openings</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space. Attached garage at lower level than crawl space; garage above lowest adjacent grade</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor (garage)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Three or more floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |
| Pre-FIRM Rating\(^5\) | If LF \(^1\) elevation is equal to or greater than the BFE \(^2\), use Post-FIRM rate table with basement/enclosure category.  
If LF \(^1\) elevation is less than the BFE \(^2\), use Pre-FIRM rate table with enclosure category. |
| Post-FIRM Rating | Use Post-FIRM rate table with basement/enclosure category. If LF \(^1\) elevation is 1 or more feet below the BFE \(^2\), submit the application to the NFIP for a rate. |
### ELEVATED BUILDINGS
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th><strong>Building Description</strong></th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Elevating Foundation of Building</strong></td>
<td>Piers, posts, piles, or columns</td>
</tr>
</tbody>
</table>
| **Type of Enclosure** | Nonload-bearing walls  
No openings³ |
| **Machinery or Equipment Servicing Building** | With or without machinery or equipment |
| **Lowest Floor for Rating** | Top of bottom floor (including basement or enclosure) |
| **Application Should Show** | Building Type—Two floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |

**Pre-FIRM Rating⁵**  
If LF¹ elevation is equal to or greater than the BFE², use Post-FIRM rate table with basement/enclosure category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table with enclosure category.

**Post-FIRM Rating**  
Use Post-FIRM rate table with basement/enclosure category. If LF¹ elevation is 1 or more feet below the BFE², submit the application to the NFIP for a rate.

---

Letters and numbers in parentheses, as “(A8.c)” or “(C2.a),” correspond to Section A or Section C of the Elevation Certificate.
### ELEVATED BUILDINGS
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>LF</td>
<td>Lowest Floor</td>
</tr>
<tr>
<td>BFE</td>
<td>Base Flood Elevation</td>
</tr>
<tr>
<td>HAG</td>
<td>Highest Adjacent Grade</td>
</tr>
</tbody>
</table>

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and unfinished enclosed area (See Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid perimeter load-bearing walls</td>
</tr>
</tbody>
</table>
| Type of Enclosure | Unfinished enclosure  
No proper openings
|
| Machinery or Equipment Servicing Building | With or without machinery or equipment |
| Lowest Floor for Rating | Top of bottom floor (including basement or enclosure) |
| Application Should Show | Building Type— Two floors  
Is Building Elevated?— Yes  
Is area below the elevated floor enclosed?— Yes |

#### Pre-FIRM Rating

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
</table>

If $LF^1$ elevation is equal to or greater than the $BFE^2$, use Post-FIRM rate table with\_basement/enclosure category. If $LF^1$ elevation is less than $BFE^2$, use Pre-FIRM rate table with\_enclosure category.

#### Post-FIRM Rating

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
</table>

Use Post-FIRM rate table with\_basement/enclosure category. If $LF^1$ elevation is 1 or more feet below the $BFE^2$, submit the application to the NFIP for a rate.
# ELEVATED BUILDINGS

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

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG**—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with crawl space (See Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid or partial perimeter walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosed garage at same level as crawl space&lt;br&gt;Unfinished crawl space without proper openings&lt;br&gt;Floor of crawl space is at or above lowest adjacent grade</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Floor of crawl space and garage</td>
</tr>
</tbody>
</table>

**Application Should Show**
- Building Type—Three or more floors
- Is Building Elevated?—Yes
- Is area below the elevated floor enclosed?—Yes

**Pre-FIRM Rating**

If LF elevation is equal to or greater than the BFE, use Post-FIRM rate table with basement/enclosure category. If LF elevation is less than BFE, use Pre-FIRM rate table with enclosure category.

**Post-FIRM Rating**

Use Post-FIRM rate table with basement/enclosure category. If LF elevation is 1 or more feet below the BFE, submit the application to the NFIP for a rate.
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with crawl space (See Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid or partial perimeter walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space and garage designed with proper openings(^3)</td>
</tr>
<tr>
<td></td>
<td>Floor of crawl space is at or above lowest adjacent grade</td>
</tr>
<tr>
<td></td>
<td>Garage at same level as crawl space</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>Without machinery or equipment in crawl space</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of next higher floor</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building Type: Two floors</td>
</tr>
<tr>
<td></td>
<td>Is Building Elevated?—Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed?—No</td>
</tr>
<tr>
<td>Pre-FIRM Rating(^5)</td>
<td>If LF(^1) elevation is equal to or greater than the BFE(^2), use Post-FIRM rate table no basement/enclosure category. If LF(^1) elevation is less than BFE(^2), use Pre-FIRM rate table no basement/enclosure category.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM rate table no basement/enclosure category. If LF(^1) elevation is 2 or more feet below the BFE(^2), submit the application to the NFIP for a rate.</td>
</tr>
</tbody>
</table>
**ELEVATED BUILDINGS**
**PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30**

1. **LF**—Lowest Floor
2. **BFE**—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. **HAG**—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate.

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with crawl space (See Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid or partial perimeter walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space designed with proper openings&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>Floor of crawl space is at or above lowest adjacent grade</td>
<td></td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment in crawl space</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of next higher floor</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building Type—Two floors</td>
</tr>
<tr>
<td>Is Building Elevated?—Yes</td>
<td>Is area below the elevated floor enclosed?—No</td>
</tr>
<tr>
<td>Pre-FIRM Rating&lt;sup&gt;5&lt;/sup&gt;</td>
<td>If LF&lt;sup&gt;1&lt;/sup&gt; elevation is equal to or greater than the BFE&lt;sup&gt;2&lt;/sup&gt;, use Post-FIRM rate table no basement/enclosure category. If LF&lt;sup&gt;1&lt;/sup&gt; elevation is less than BFE&lt;sup&gt;2&lt;/sup&gt;, use Pre-FIRM rate table no basement/enclosure category.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM rate table no basement/enclosure category. If LF&lt;sup&gt;1&lt;/sup&gt; elevation is 2 or more feet below the BFE&lt;sup&gt;2&lt;/sup&gt;, submit the application to the NFIP for a rate.</td>
</tr>
</tbody>
</table>

---

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

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

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with crawl space (See Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid or partial perimeter walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space without proper openings³ Floor of crawl space is at or above lowest adjacent grade</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of bottom floor (crawl space)</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes</td>
</tr>
<tr>
<td>Pre-FIRM Rating⁵</td>
<td>If LF¹ elevation is equal to or greater than the BFE², use Post-FIRM rate table <em>with basement/enclosure</em> category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table <em>with enclosure</em> category.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM rate table <em>with basement/enclosure</em> category. If LF¹ elevation is 1 or more feet below the BFE², submit the application to the NFIP for a rate.</td>
</tr>
</tbody>
</table>
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Mobile home without enclosed area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Vinyl skirting</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of lowest elevated floor</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Mobile home  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—No |

Pre-FIRM Rating
If LF⁰ elevation is equal to or greater than the BFE², use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF⁰ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.

Post-FIRM Rating
Use Post-FIRM Manufactured (Mobile) Home rates. If LF⁰ elevation is 1 or more feet below the BFE², submit the application to the NFIP for a rate.
**NON-ELEVATED BUILDINGS**

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

| Building Description | One floor  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No basement (See Elevation Certificate, Diagram 1)</td>
</tr>
</tbody>
</table>

| Lowest Floor for Rating | Bottom of slab  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>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.</td>
</tr>
</tbody>
</table>

| Application Should Show | Building Type - One floor  
|-------------------------|----------------------------------------------------------|
|                         | Basement - None  
|                         | Is Building Elevated? - No  

| Pre-FIRM Rating\(^5\) | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF\(^1\) elevation is less than the BFE\(^2\), use Pre-FIRM rate table no basement/enclosure category. |

| Post-FIRM Rating 1975 to September 30, 1981 Construction Date | Use Post-FIRM ’75-’81 VE, V1-V30 Zone no basement/enclosure rates. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. |

---

Notes:

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

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

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\(^1\) LF—Lowest Floor  
\(^2\) BFE—Base Flood Elevation  
\(^3\) See page LFG 1 for explanation of proper openings  
\(^4\) HAG—Highest Adjacent Grade  
\(^5\) See page LFG 2 for optional elevation rating  
\(^6\) Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 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.

| Building Description | One floor with attached garage
<table>
<thead>
<tr>
<th></th>
<th>Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest Floor for Rating</td>
<td>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.</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type— One floor
|                       | Basement— None
|                       | Is Building Elevated?— No |
| Pre-FIRM Rating5 | If LF1 elevation is equal to or greater than the BFE2, use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF1 elevation is less than the BFE2, use Pre-FIRM rate table no basement/enclosure category. |
| Post-FIRM Rating 1975 to September 30, 1981 Construction Date | Use Post-FIRM ’75-81 VE, V1-V30 Zone no basement/enclosure rates. If LF1 elevation is 2 or more feet below the BFE2, submit the application to the NFIP for a rate. |
### Building Description
- Three floors
- Finished basement (See Elevation Certificate, Diagram 2)

### Lowest Floor for Rating
- 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.

### Application Should Show
- Building Type—Three or more floors
- Basement—Finished
- Is Building Elevated?—No

### Pre-FIRM Rating
- If LF elevation is equal to or greater than the BFE, use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF elevation is less than the BFE, use Pre-FIRM rate table with basement category.

### Post-FIRM Rating 1975 to September 30, 1981
- Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF elevation is 2 or more feet below the BFE, submit the application to the NFIP for a rate.

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**NOTE:** Above references may not apply to this page.
NON-ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 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.

| Building Description                  | Split level
|                                      | Unfinished basement (See Elevation Certificate, Diagram 4) |
| Lowest Floor for Rating              | 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. |
| Application Should Show              | Building Type—Split level |
|                                      | Basement—Unfinished |
|                                      | Is Building Elevated?—No |
| Pre-FIRM Rating\(^5\)                 | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF\(^1\) elevation is less than the BFE\(^2\), use Pre-FIRM rate table with basement category. |
| Post-FIRM Rating 1975 to September 30, 1981 Construction Date | Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. |
### ELEVATED BUILDINGS
**PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

| Building Description | Two 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)  

| Elevating Foundation of Building | Solid perimeter walls  

| Type of Enclosure | Finished or unfinished lower level  

| Machinery or Equipment Servicing Building | With or without machinery or equipment below elevated floor  

| Lowest Floor for Rating | Bottom of slab  
|--------------------------|--------------------------------|
|                          | In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item 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.  

| Application Should Show | Building Type – Two floors  
|-------------------------|----------------------------|
|                         | Is Building Elevated? – Yes  
|                         | Is area below the elevated floor enclosed? – Yes  

| Pre-FIRM Rating | If LF<sup>1</sup> elevation is equal to or greater than the BFE<sup>2</sup>, use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF<sup>1</sup> elevation is less than BFE<sup>2</sup>, use Pre-FIRM rate table with enclosure category.  

| Post-FIRM Rating | Use Post-FIRM rate table with basement/enclosure category. If LF<sup>1</sup> elevation is 1 or more feet below the BFE<sup>2</sup>, submit the application to the NFIP for a rate.  

---

1. LF — Lowest Floor  
2. BFE — Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG — Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate
### Building Description

One floor without enclosed area (See Elevation Certificate, Diagram 5)

### Elevating Foundation of Building

Piers, posts, piles, or columns

### Type of Enclosure

The space below the lowest elevated floor either has no enclosure or has:
1. Insect screening, provided that no additional supports are required for the screening; or
2. Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
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.

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. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

### Machinery or Equipment Servicing Building

With or without machinery or equipment below elevated floor

### Lowest Floor for Rating

Bottom of lowest horizontal structural member

### Application Should Show

Building Type - One floor
Is Building Elevated? - Yes
Is area below the elevated floor enclosed? - No

### Pre-FIRM Rating

If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table no basement/enclosure category.

### Post-FIRM Rating

Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF\(^1\) elevation is 2 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate.
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

NOTE: Above references may not apply to this page.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Mobile home without enclosed area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Vinyl skirting</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of lowest horizontal structural member</td>
</tr>
</tbody>
</table>
| Application Should Show    | Building Type—Mobile home
Is Building Elevated?—Yes
Is area below the elevated floor enclosed?—No |
| Pre-FIRM Rating            | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF\(^1\) elevation is less than the BFE\(^2\), use Pre-FIRM rate table *no basement/enclosure* category. |
| Post-FIRM Rating           | Use Post-FIRM ’75-’81 VE, V1-V30 zone Manufactured (Mobile) Home rates. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. |
# ELEVATED BUILDINGS

**Pre- and Post-Firm Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1-V30**

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

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<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 2 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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**NOTE:** Above references may not apply to this page.
# ELEVATED BUILDINGS
## Pre- and Post-Firm Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1-V30

1. **LF** — Lowest Floor
2. **BFE** — Base Flood Elevation
3. **HAG** — Highest Adjacent Grade
4. See page LFG 2 for optional elevation rating
5. See page LFG 1 for explanation of proper openings
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

## Building Description
- One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)

## Elevating Foundation of Building
- Piers, posts, piles, or columns

## Type of Enclosure
- Enclosure (total area less than 300 sq. ft.) with breakaway walls

## Machinery or Equipment Servicing Building
- With machinery or equipment below elevated floor

## Lowest Floor for Rating
- Bottom of slab
  - In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item 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.

## Application Should Show
- Building Type — Two floors
- Is Building Elevated? — Yes
- Is area below the elevated floor enclosed? — Yes

## Pre-FIRM Rating
- If LF$^1$ elevation is equal to or greater than the BFE$^2$, use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF$^1$ elevation is less than BFE$^2$, use Pre-FIRM rate table with enclosure category.

## Post-FIRM Rating
- Use Post-FIRM ’75-’81 VE, V1-V30 Zone with basement/enclosure rate category. If LF$^1$ elevation is 1 or more feet below the BFE$^2$, submit the application to the NFIP for a rate.

### NOTE: Above references may not apply to this page.
**ELEVATED BUILDINGS**  
**PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
</tbody>
</table>
| Lowest Floor for Rating | Bottom of slab  
In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item 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. |
| Application Should Show | Building Type— Two floors  
Is Building Elevated?— Yes  
Is area below the elevated floor enclosed?— Yes |
| Pre-FIRM Rating | If LF¹ elevation is equal to or greater than the BFE², use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table with enclosure category. |
| Post-FIRM Rating | Use Post-FIRM ’75-’81 VE, V1-V30 Zone with basement/enclosure rate category. If LF¹ elevation is 1 or more feet below the BFE², submit the application to the NFIP for a rate. |
### ELEVATED BUILDINGS

**Pre- and Post-Firm Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1-V30**

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Shear walls parallel to the expected flow of floodwaters</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
<tr>
<td>Application Should Show</td>
<td>Building Type—Two floors</td>
</tr>
<tr>
<td></td>
<td>Is Building Elevated?—Yes</td>
</tr>
<tr>
<td></td>
<td>Is area below the elevated floor enclosed?—Yes</td>
</tr>
<tr>
<td>Pre-FIRM Rating</td>
<td>If LF(^1) elevation is equal to or greater than the BFE(^2), use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF(^1) elevation is less than BFE(^2), use Pre-FIRM rate table with enclosure category.</td>
</tr>
<tr>
<td>Post-FIRM Rating</td>
<td>Use Post-FIRM ’75-’81 VE, V1-V30 Zone with basement/enclosure rate category. If LF(^1) elevation is 1 or more feet below the BFE(^2), submit the application to the NFIP for a rate.</td>
</tr>
</tbody>
</table>

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

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

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

## Building Description

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
</table>

## Elevating Foundation of Building

<table>
<thead>
<tr>
<th>Elevating Foundation of Building</th>
<th>Solid perimeter load-bearing walls</th>
</tr>
</thead>
</table>

## Type of Enclosure

<table>
<thead>
<tr>
<th>Type of Enclosure</th>
<th>Finished or unfinished enclosure</th>
</tr>
</thead>
</table>

## Machinery or Equipment Servicing Building

<table>
<thead>
<tr>
<th>Machinery or Equipment Servicing Building</th>
<th>With or without machinery or equipment below elevated floor</th>
</tr>
</thead>
</table>

## Lowest Floor for Rating

- **Bottom of slab**
- In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item 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.

## Application Should Show

| Application Should Show | Building Type— Two floors  
|-------------------------|--------------------------|
|                         | Is Building Elevated?— Yes  
|                         | Is area below the elevated floor enclosed?— Yes  

## Pre-FIRM Rating

<table>
<thead>
<tr>
<th>Pre-FIRM Rating</th>
<th>If LF&lt;sup&gt;1&lt;/sup&gt; elevation is equal to or greater than the BFE&lt;sup&gt;2&lt;/sup&gt;, use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF&lt;sup&gt;1&lt;/sup&gt; elevation is less than BFE&lt;sup&gt;2&lt;/sup&gt;, use Pre-FIRM rate table with enclosure category.</th>
</tr>
</thead>
</table>

## Post-FIRM Rating

<table>
<thead>
<tr>
<th>Post-FIRM Rating</th>
<th>Use Post-FIRM ’75-’81 VE, V1-V30 Zone with basement/enclosure rate category. If LF&lt;sup&gt;1&lt;/sup&gt; elevation is 1 or more feet below the BFE&lt;sup&gt;2&lt;/sup&gt;, submit the application to the NFIP for a rate.</th>
</tr>
</thead>
</table>
ELEVATED BUILDINGS
PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 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.

<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with crawl space (See Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid perimeter load-bearing walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of the bottom floor (crawl space)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Three or more floors
| | Is Building Elevated?—Yes
| | Is area below the elevated floor enclosed?—Yes |
| Pre-FIRM Rating | If LF\(^1\) elevation is equal to or greater than the BFE\(^2\), use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF\(^1\) elevation is less than BFE\(^2\), use Pre-FIRM rate table with enclosure category. |
| Post-FIRM Rating | Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF\(^1\) elevation is 1 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate. |
### Building Description

One floor without enclosed area (See Elevation Certificate, Diagram 5)

### Elevating Foundation of Building

Piers, posts, piles, or columns

### Type of Enclosure

The space below the lowest elevated floor either has no enclosure or has:

1. Insect screening, provided that no additional supports are required for the screening; or
2. Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than \(\frac{1}{2}\) inch; or
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. 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. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

### Machinery or Equipment Servicing Building

No machinery or equipment below elevated floor

### Lowest Floor for Rating

Bottom of lowest horizontal structural member

### Application Should Show

- Building Type: One floor
- Is Building Elevated?: Yes
- Is area below the elevated floor enclosed?: No

### V-Zone Rating; Construction Date October 1, 1981 and After

Use 1981 Post-FIRM V1-V30, VE Zone *Free of Obstruction* rates. If LF\(^1\) elevation is 4 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate.
### Building Description

One floor without enclosed area (See Elevation Certificate, Diagram 5)

### Elevating Foundation of Building

Piers, posts, piles, or columns

### Type of Enclosure

No enclosure or open-wood latticework or insect screening

### Machinery or Equipment Servicing Building

With machinery or equipment at or above BFE

### Lowest Floor for Rating

Bottom of lowest horizontal structural member

### Application Should Show

Building Type— One floor  
Is Building Elevated?— Yes  
Is area below the elevated floor enclosed?— No

### V-Zone Rating; Construction Date October 1, 1981 and After

Use 1981 Post-FIRM V1-V30, VE Zone *Free of Obstruction* rates. If LF elevation is 4 or more feet below the BFE, submit the application to the NFIP for a rate.

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

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings

4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. 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
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30—CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

1 LF—Lowest Floor
2 BFE—Base Flood Elevation
3 See page LFG 1 for explanation of proper openings
4 HAG—Highest Adjacent Grade
5 See page LFG 2 for optional elevation rating
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

#### Building Description
One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)

#### Elevating Foundation of Building
Piers, posts, piles, or columns

#### Type of Enclosure
Enclosure (total area less than 300 sq. ft.) with breakaway walls

#### Machinery or Equipment Servicing Building
Without machinery or equipment below elevated floor

#### Lowest Floor for Rating
Bottom of lowest horizontal structural member

#### Application Should Show
- Building Type—Two floors
- Is Building Elevated?—Yes
- Is area below the elevated floor enclosed?—Yes

#### V-Zone Rating; Construction Date October 1, 1981 and After
Use 1981 Post-FIRM V1-V30, VE Zone With Obstruction rates. If LF\(^1\) elevation is 4 or more feet below the BFE\(^2\), submit the application to the NFIP for a rate.

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

### NOTE
Above references may not apply to this page.
### ELEVATED BUILDINGS

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

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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

<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Enclosure (total area less than 300 sq. ft.) with breakaway walls</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With machinery or equipment below BFE</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Bottom of slab</td>
</tr>
</tbody>
</table>

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.

| Application Should Show | Building Type—Two floors  
|                        | Is Building Elevated?—Yes  
|                        | Is area below the elevated floor enclosed?—Yes |

| V-Zone Rating; Construction Date October 1, 1981 and After | Submit the application to the NFIP for a rate. |
**ELEVATED BUILDINGS**
**POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30—CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER**

---

1. LF—Lowest Floor  
2. BFE—Base Flood Elevation  
3. See page LFG 1 for explanation of proper openings  
4. HAG—Highest Adjacent Grade  
5. See page LFG 2 for optional elevation rating  
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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<table>
<thead>
<tr>
<th><strong>Building Description</strong></th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Elevating Foundation of Building</strong></td>
<td>Piers, posts, piles, or columns</td>
</tr>
<tr>
<td><strong>Type of Enclosure</strong></td>
<td>Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or breakaway walls</td>
</tr>
<tr>
<td><strong>Machinery or Equipment Servicing Building</strong></td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
</tbody>
</table>
| **Lowest Floor for Rating** | Bottom of slab  
In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item 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. |
| **Application Should Show** | Building Type—Two floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |
| **V-Zone Rating; Construction Date October 1, 1981 and After** | Submit the application to the NFIP for a rate. |
### Building Description

One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)

### Elevating Foundation of Building

Shear walls parallel to the expected flow of floodwaters

### Type of Enclosure

Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)

### Machinery or Equipment Servicing Building

With or without machinery or equipment below elevated floor

### Lowest Floor for Rating

Bottom of slab  
In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C2.c in lieu of C2.e 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.

### Application Should Show

- **Building Type:** Two floors  
- **Is Building Elevated?** Yes  
- **Is area below the elevated floor enclosed?** Yes

### V-Zone Rating: Construction Date October 1, 1981 and After

Submit the application to the NFIP for a rate.
ELEVATED BUILDINGS
POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30—CONSTRUCTION DATE
OCTOBER 1, 1981, AND AFTER

1 LF—Lowest Floor  
2 BFE—Base Flood Elevation  
3 See page LFG 1 for explanation of proper openings  
4 HAG—Highest Adjacent Grade  
5 See page LFG 2 for optional elevation rating  
6 Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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<table>
<thead>
<tr>
<th>Building Description</th>
<th>One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid perimeter load-bearing walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Finished or unfinished enclosure</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
</tbody>
</table>
| Lowest Floor for Rating | Bottom of slab  
In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item 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. |
| Application Should Show | Building Type—Two floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |
| V-Zone Rating; Construction Date October 1, 1981 and After | Submit the application to the NFIP for a rate. |
## ELEVATED BUILDINGS

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

1. LF—Lowest Floor
2. BFE—Base Flood Elevation
3. See page LFG 1 for explanation of proper openings
4. HAG—Highest Adjacent Grade
5. See page LFG 2 for optional elevation rating
6. Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

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

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<table>
<thead>
<tr>
<th>Building Description</th>
<th>Two floors with crawl space (See Elevation Certificate, Diagram 8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elevating Foundation of Building</td>
<td>Solid perimeter load-bearing walls</td>
</tr>
<tr>
<td>Type of Enclosure</td>
<td>Unfinished crawl space</td>
</tr>
<tr>
<td>Machinery or Equipment Servicing Building</td>
<td>With or without machinery or equipment below elevated floor</td>
</tr>
<tr>
<td>Lowest Floor for Rating</td>
<td>Top of the bottom floor (crawl space)</td>
</tr>
</tbody>
</table>
| Application Should Show | Building Type—Three or more floors  
Is Building Elevated?—Yes  
Is area below the elevated floor enclosed?—Yes |
| V-Zone Rating; Construction Date October 1, 1981 and After | Submit the application to the NFIP for a rate. |