

Appendix C: Quick Start Guide

This is a quick reference guide to assist with completing the Flood Insurance Application Form. It covers primary rating factors required to obtain a premium. For additional information, see the detailed guidance in Section 3: How to Write.

I. Agency Number/Agent Number

- For Agency Number, type in the agency's National Producer Number (NPN)
- For Agent Number, type in the agent's NPN

II. Property Address

The property address should be provided as a standard street address whenever possible. The street address is the best and preferred method. If a street address is unavailable, a descriptive address in the form of a rural route or a legal description is acceptable.

In some instances, FEMA may require the latitude and longitude. Latitude denotes the north and south coordinates of the location, and longitude measures the east and west coordinates. Agents (or insurers) can obtain the latitude and longitude for a property from an Elevation Certificate (EC), a flood zone determination, or one of the free geolocation services available on the internet.

III. Building Occupancy, Policy Form, and Coverage Amounts

Table 1 below provides the building occupancy, policy form, and maximum coverage limits available under the Regular Program.

Policies may carry building coverage not to exceed the lesser of:

- The building's replacement cost value; *or*
- The maximum amount of coverage established by statute and regulation for each Building Occupancy as shown below.

Table 1. Building Occupancy, Policy Form, and Coverage Amounts

Building Occupancy	Policy Form	Building Coverage	Contents Coverage
Single-Family Dwelling			
Single-Family Home	Dwelling	\$250,000	\$100,000
Residential Manufactured/ Mobile Home	Dwelling	\$250,000	\$100,000
Residential Unit ¹			
Residential Condominium Unit (in Residential Building)	Dwelling	\$250,000	\$100,000
All Other Building Descriptions	Dwelling	NA	\$100,000

1. For a Residential Unit, building coverage is only available if it is a residential condominium unit in a residential building. A Dwelling Form policy on a Residential Unit in a cooperative or apartment building cannot provide building coverage, only contents coverage. Likewise, a Dwelling Form policy for a Residential Unit in a non-residential condominium building can only provide contents coverage.

Table 1. Building Occupancy, Policy Form, and Coverage Amounts *continued*

Building Occupancy	Policy Form	Building Coverage	Contents Coverage
Multifamily Building			
Two-to-Four Family Building	Dwelling	\$250,000	\$100,000
Other Residential Building	General Property	\$500,000	\$100,000
Residential Condominium Building			
Residential Condominium Building²	RCBAP	Not to exceed the lesser of: <ul style="list-style-type: none"> • The building's replacement cost value; or • Total number of units × \$250,000. 	\$100,000
Non-Residential			
Non-Residential Building	General Property	\$500,000	\$500,000
Non-Residential Manufactured/ Mobile Building	General Property	\$500,000	\$500,000
Non-Residential Unit	General Property	NA	\$500,000

Note: For more information on the occupancy types, see the Building Occupancy heading in Section 3: How to Write.

IV. Building Description

Select the box that best indicates the building's description. For more information on the descriptions, see the Building Description heading in Section 3: How to Write.

V. Foundation Type

Select one of the six different foundation types that best describes the building.

- **Slab on Grade (Non-Elevated)** – A non-elevated building whose foundation is slab-on-grade or slab-on-stem wall with fill.
- **Basement (Non-Elevated)** – A non-elevated building that has a floor or any area of the building, including any sunken room or portion of a room, below the ground level (subgrade) on all sides.
- **Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace)** – A building that has its lowest floor raised above the ground by a crawlspace.
- **Elevated without Enclosure on Posts, Piles, or Piers** – A building that has its lowest floor raised above the ground by posts, piles, piers, columns, or parallel shear walls with no enclosure below the lowest elevated floor.

2. Residential Condominium Building insured under the RCBAP Form. If a residential condominium building is ineligible for the Residential Condominium Building occupancy and RCBAP Form, see the Condominium Rating Information heading in this section (Scenario #1) for information on what building occupancy to select. The building occupancy determines the applicable maximum coverage limits.

- **Elevated with Enclosure on Posts, Piles, or Piers** – A building that has its lowest floor raised above the ground by posts, piles, piers, columns, or parallel shear walls with a full or partial enclosure below the elevated floor.
- **Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)** – A building that has its lowest floor raised above the ground by foundation walls (solid perimeter walls) with a full floor enclosure.

VI. Proper Flood Openings

If the foundation type is elevated with a crawlspace or enclosure, then answer the applicable questions below.

1. ***Is the enclosure/crawlspace constructed with proper flood openings or engineered openings?***

Select YES or NO.

2. ***If Yes, enter the total number of flood openings.***

Minimum requirement: Two openings positioned on at least two exterior walls and the bottom of all openings are no higher than one foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings. The openings must have a total net area of not less than one square inch for every one square foot of enclosed area.

3. ***Total area of all permanent openings (in square inches).***

Enter the total square inches of openings.

4. ***Total enclosed area (in square feet).***

Enter the total square footage of the entire enclosed area.

VII. First Floor Height Determination

FEMA will determine the building's First Floor Height (FFH) value using application information and various data sets. The policyholder has the option to provide an EC or land survey to provide another FFH value. If so, FEMA's system will apply the FFH value that is most beneficial to the policyholder.

If using an EC (optional) to provide a FFH value, the following fields must be entered:

Completing the Application Form Using Section C of the EC

1. Enter the EC date.
2. Enter the Building Diagram Number (section A7. of the EC).
3. Enter the Lowest Adjacent Grade (LAG) (section C2f. of the EC).
4. Enter the Lowest Floor Elevation (LFE). See the Elevation Certificate/Land Survey heading in Section 3: How to Write for detailed guidance.
5. Enter the First Floor Height (FFH) in feet. The FFH is the difference between the LAG and LFE.

Completing the Application Form Using Section E of the EC

1. Enter the EC date.

Completing the Application Form Using Section E of the EC

2. Enter the Building Diagram Number (section A7. of the EC).
3. Enter the First Floor Height. See the Elevation Certificate/Land Survey heading in Section 3: How to Write for detailed guidance.

The final two fields of the First Floor Height Determination portion of the Application Form are completed by FEMA's system when the quote is returned to the insurer.

- **First Floor Height Used (In Feet).** FEMA's system will recognize the highest value between the FEMA Determined FFH and the EC FFH, enter it in this field, and use that value for rating purposes.
- **Method Used to Determine First Floor Height.** FEMA's system will enter either FEMA Determined or Elevation Certificate depending on which returned the highest FFH value.

VIII. Building Characteristics

A. Building Under Construction

Select YES if the building is under construction, including if the building is not walled and roofed; otherwise, select NO.

B. Date of Construction

Enter the date of construction (month/day/year), which is the date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

C. Has the Building Been Substantially Improved?

Select YES if the building has been substantially improved. Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement; otherwise, select NO.

D. Construction Type

If the building is a Single-Family Home, determine the building's Construction Type based on the construction used for the wall on the buildings first floor.

- **Frame:**
 - The first floor above ground level is constructed with wood or metal frame walls; or
 - Other materials such as exterior brick or masonry veneer are connected to frame constructions.
- **Masonry:**
 - The first floor above ground level is constructed with masonry including brick, or concrete block walls for the full story; or
 - Building has a floor below the ground (for example basement or walkout basement); or
 - Bottom floor is masonry and the next higher floor has solid frame walls.

- **Other:**

- The first floor above ground level is constructed with materials other than wood frame walls or masonry walls for the full story; *or*
- Any portion of the wall between ground level and next higher floor is frame construction (for example, “knee walls” whose lower wall is concrete block with frame wall on the higher portion).

E. Is Building Properly Floodproofed?

Floodproofing may be an alternative to elevating a building to or above the BFE; however, the NFIP requires a Floodproofing Certificate to consider floodproofing mitigation measures in rating a building. Certified floodproofing may result in a lower premium. Select YES if the building is floodproofed; otherwise, select NO. If YES, submit the completed Floodproofing Certificate. See the Floodproofing heading in Section 3: How to Write for additional floodproofing requirements.

F. Is the Building Eligible for the Machinery and Equipment Mitigation Discount?

Policyholders may receive a mitigation discount if certain covered Machinery and Equipment (M&E) servicing the building, inside or outside the building, is elevated to at least the elevation of the floor above the building’s first floor. Depending on the foundation type option selected, the building’s first floor may be either the main living floor (if slab on grade), basement floor, crawlspace floor or enclosure floor.

If the policyholder purchased building-only coverage, the following M&E must be elevated to receive the discount:

- Central air conditioner (including exterior compressor)
- Furnace
- Heat pump (including exterior compressor)
- Hot water heater
- Elevator machinery and equipment

If the policyholder purchased contents-only coverage, the following appliances must also be elevated to receive the discount:

- Clothes washers and dryers
- Food freezers

If the policyholder purchased both building and contents coverage, all the M&E and appliances listed above must be elevated to receive the discount.

For additional information, see the Mitigation Discounts heading in Section 3: How to Write.

Select YES if the covered M&E is elevated at least to the height of the floor above the building’s bottom floor; otherwise, select NO.

G. Building Square Footage

For Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, and Two-to-Four Family Building occupancies, enter the total square footage of the building’s finished living area; do not include any garage area, basement or enclosure area, or porches or decks.

For all other occupancies, enter the total square footage of the building; include stairwells and elevator shafts but do not include areas such as basements and mezzanines.

H. Number of Floors in Building

Determine the building's number of floors based on the number of floors above the ground, excluding enclosures, crawlspaces (on grade or subgrade), basements, and certain attics (if used only for storage). For example, a building with a basement and one floor above the ground is rated as having one floor. Likewise, an elevated building with an enclosure (either compliant or non-compliant) and one additional floor above that is rated as having one floor. Indicate the total number of floors in the building even if the policy covers only an individual unit.

I. Floor of Unit

If coverage is for a unit inside a multi-floor building with units located on different floors, indicate the floor where the unit to be insured is located. For example, if the unit is on the ninth floor of a twenty-story building, enter nine.

J. Total Number of Units in a Building

Determine the number of units in the building. If the building contains multiple units, enter the total number of units in the building, even if the policy covers only a single unit. For example, if coverage is for a unit within a four-unit building, enter four. Count both residential and non-residential units.

K. Building Replacement Cost (Including Foundation)

Enter the documented building replacement cost value when the coverage is for an Other Residential Building, Residential Condominium Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, or Non-Residential Unit. The building replacement cost value is the cost to replace the building or unit including, for a building, the cost of the foundation. Documentation is required, with some exceptions. See the Building Replacement Cost Value heading in Section 3: How to Write for additional information.

By providing this information on the Flood Insurance Application Form, FEMA will be able to determine the individual property's risk and provide a flood risk rating premium quote.