

~~D. Rate Selection Procedure~~

~~Factors used in determining the appropriate insurance rate are:~~

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

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

XVII. FLOODPROOFED BUILDINGS

Not all buildings are eligible for the floodproofing credit. Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

All new business applications applying for non-residential floodproofing credit must be submitted to FEMA for review and approval. In order to ensure compliance and provide reasonable assurance that due diligence had been applied in designing and constructing floodproofing measures, the following information must be provided and submitted to FEMA through the NFIP Bureau and Statistical Agent:

- Completed Flood Insurance Application
- Completed Floodproofing Certificate
- Photographs of the floodproofing measures, such as shields, gates, or barriers
- Written certification that the envelope of the structure is watertight with walls substantially impermeable to the passage of water as required under 44 Code of Federal Regulations (44 CFR 60.3 (c)(3))
- Written certification that the Engineer of Record's (EOR) design and the construction are in accordance with acceptable standards of American Society of Civil Engineers (ASCE 24-05), for meeting requirements in 44 CFR 60.3 (c)(4)
- A comprehensive Maintenance Plan for the entire structure to include but not limited to:
 - Exterior envelope of structure
 - All penetrations to the exterior of the structure
 - All shields, gates, barriers, or components designed to provide floodproofing protection to the structure
 - All seals or gaskets for shields, gates, barriers, or components

- Location of all shields, gates, barriers, and components as well as all associated hardware, and any materials or specialized tools necessary to seal the structure
- An Emergency Action Plan (EAP) for the installation and sealing of the structure prior to a flooding event that clearly identifies what triggers the EAP and who is responsible for enacting the EAP
- Written certification that all components and systems when installed meet the requirements of ASCE 24-05
- Documentation or certification from the Authority Having Jurisdiction (AHJ) that it has reviewed and inspected the structure with all floodproofing measures in place and provide evidence of approved final inspection and issuance of certificate of occupancy for the structure.

~~A. Elevation Difference~~

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

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

~~In order to qualify for floodproofing credit, buildings in Unnumbered A Zones with BFE and buildings in AE, A1 A30, and AH Zones must be floodproofed to at least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.~~

~~B. Rating~~

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

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