

# TECHNICAL ASSISTANCE BULLETIN NUMBER 1-91

## MAP "GRANDFATHER" RULES

### THE EFFECT OF MAP REVISIONS ON FLOOD INSURANCE RATES

#### 1. **POST-FIRM CONSTRUCTION:**

- a. If the risk was correctly rated, initially or subsequently, based on the Flood Insurance Rate Map (FIRM) zone and Base Flood Elevation (BFE) in effect at the time of that correct initial or subsequent rating, the risk may continue to be rated using that map, provided coverage has been continuous, even after the map has been revised. This is permitted even if the building was not built in compliance with the FIRM in effect on the date of construction. If the building is altered after the correct initial or subsequent rating in a way that makes the reference level for rating purposes lower than it was at the time of such rating, it must be rerated based on the FIRM in effect at the time of the rerating. It may then continue to be rated using that map so long as there is continuous coverage.
- b. Whether or not coverage has been continuous, the FIRM zone and BFE in effect on the date of construction may be used if the Agent submits to the Write Your Own company or the direct Federal business servicing contractor, as appropriate, documentation which:
  - (1) Demonstrates the location of the building on that FIRM, and
  - (2) Proves that the building was built in compliance with that FIRM, and
  - (3) Proves that the building has not been altered so as to make the reference level for rating purposes lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).

AS AN OPTION TO a OR b: Use the current map if it will produce a more favorable rating.

c. **ALL OTHER:** The current map must be used.

#### 2. **PRE-FIRM CONSTRUCTION:**

- a. If correctly rated, initially or subsequently, based on the FIRM (zone and BFE, if elevation rated) in effect at the time of that correct initial or subsequent rating, the risk may continue to be rated using that map, so long as there is continuous coverage.
- b. If a Pre-FIRM building doesn't meet the standards of 2a above (i.e., a lapse in coverage occurred, or the rating based on the prior FIRM is incorrect), the current map must be used (whether elevation rated or Pre-FIRM rated), **except:**

The FIRM in effect at the time of construction may be used if the building was built on or after the effective date of the FIRM, but on or before December 31, 1974, and the conditions of 1b above are met.