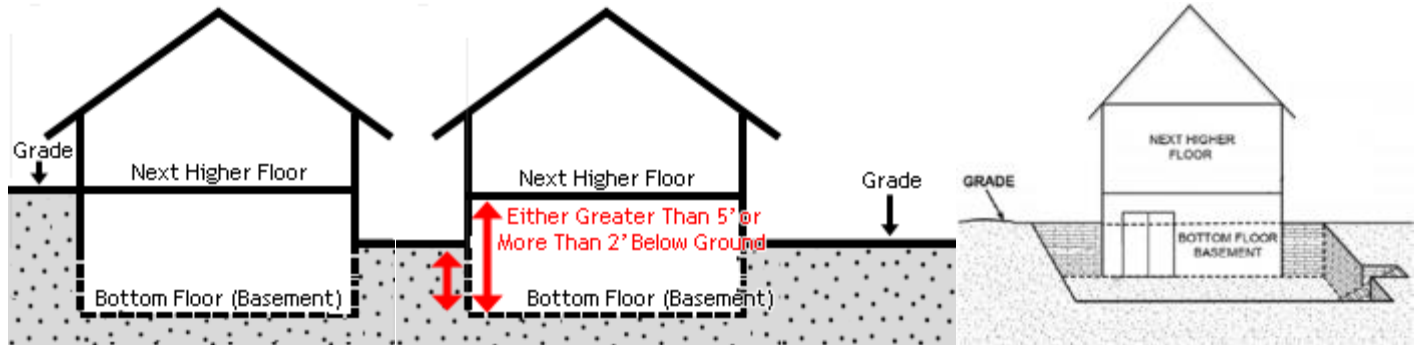


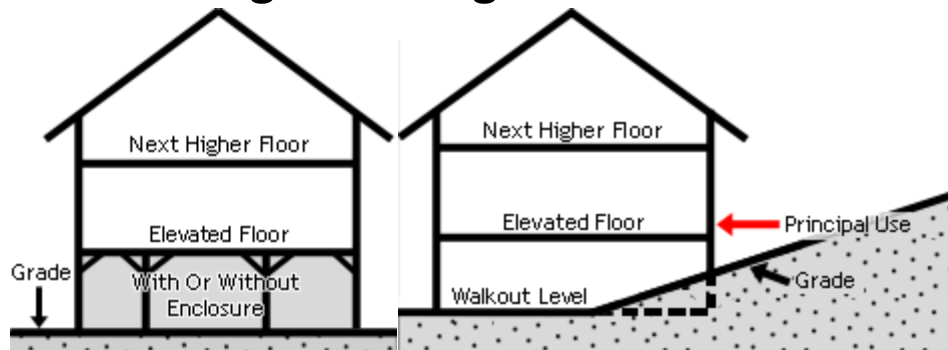
Foundation Types:

Basement Excluding Subgrade Crawlspace:



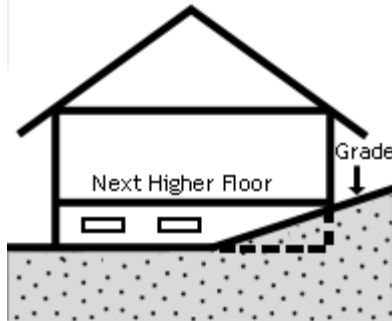
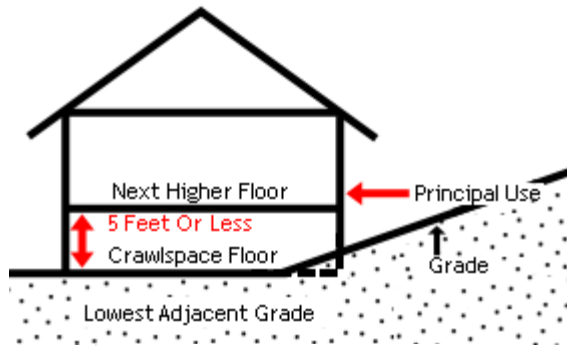
Distinguishing features: Any area of the building, including sunken room or sunken portion of a room having its floor below ground level on all sides. For rating purposes, we distinguish between a Subgrade Crawlspace and all other types of basement buildings. If the lowest floor is 2 feet or less below ground level on all sides and the distance between the lowest floor and the next higher floor is 5 feet or less, select Subgrade Crawlspace as the foundation type.

Elevated Building Excluding Above Grade Crawlspace:



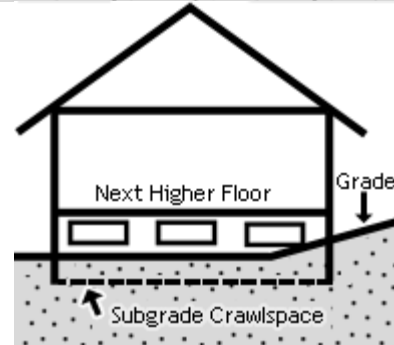
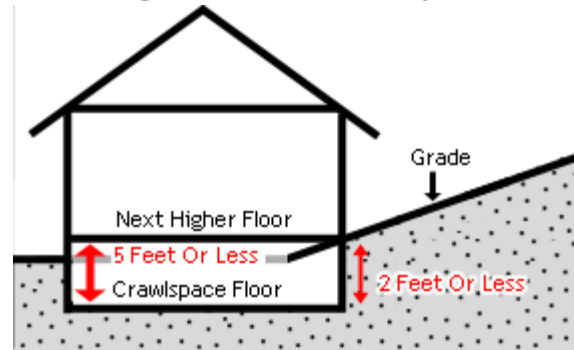
Distinguishing features: A building that does not have any area (room or portion of a room) subgrade on all sides, and has its lowest floor raised above ground level by solid masonry foundation walls, shear walls, posts, piers, pilings or columns. The principal use of the building is located on an elevated floor, not the lowest ground floor. Wood-frame walls are not considered solid foundation walls.

Elevated on Crawlspace:



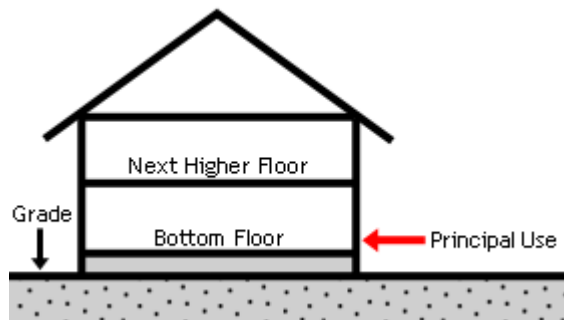
Distinguishing features: The lowest floor of the building is at ground level on at least one side. The building is elevated on solid foundation walls. The next higher floor is not greater than 5 feet above the crawlspace floor. The crawlspace area is unfinished.

Subgrade Crawlspace:



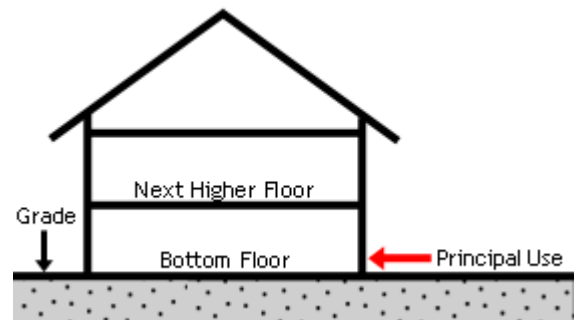
Distinguishing features: The subgrade crawlspace floor is 2 feet or less below ground level on all sides. The distance between the lowest floor and the next higher floor is 5 feet or less. The subgrade crawlspace area is unfinished. If the distance from the subgrade crawlspace floor to the next higher floor is greater than 5 feet use the Basement foundation type.

Slab on Fill Dirt / Stem Walls:



Distinguishing features: The lowest floor of the building is on either a mound of earth (an indication could be that the land slopes down away from the building or the driveway slopes down toward the street) or the lowest floor of the building is constructed on stem walls with the area beneath the slab filled in with earth. Principal use of the building is on the lowest floor.

Slab on Grade:



Distinguishing features: The lowest floor of the building is at ground level on at least one side. This applies to single and multiple floor buildings. Principal use of the building is on the lowest floor.