Community Mitigation Classifications on ISOnet
CMC Manual Plus

User Guide


Background

Public Protection Classification (PPC™)
ISO evaluates communities under a uniform set of criteria set forth in the Fire Suppression Rating Schedule (FSRS). Based on those evaluations, ISO assigns a Public Protection Classification (PPC™) for each community. The ratings range from Class 1 (representing exemplary fire protection) to Class 10 (representing less than the minimum recognized protection as outlined in the FSRS). Insurance companies use PPC™ information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection.

ISO reviews the public fire-protection capabilities of more than 47,000 communities around the country. In those reviews, ISO analyzes:

• emergency communications systems, including telephone systems and lines, staffing, and dispatching circuits
• the fire department, including equipment, staffing, training, geographic distribution of fire companies, and automatic-aid agreements
• the water-supply system, including condition and maintenance of hydrants and the amount of water available compared with the amount needed to suppress structural fires
• community risk reduction, including fire prevention code adoption and enforcement, public fire safety education and fire investigation.

Building-Code Effectiveness
ISO also reviews the adoption and enforcement of building codes in communities around the country. The Building Code Effectiveness Grading Schedule (BCEGS®) assesses the adopted building codes in a particular community and how the community enforces its codes, with special emphasis on mitigation of losses from natural hazards.

Based on those assessments, ISO assigns a BCEGS rating from 1 (representing exemplary commitment to building-code enforcement) to 10 (indicating less than minimum recognized protection). Insurers may offer rating credits for new buildings constructed in communities with BCEGS classifications better than 10.

The BCEGS program also includes a classification 99. Class 99 indicates that the...
jurisdiction is unclassified and not eligible for BCEGS discounts. A footnote under the community name in the CMC Manual will indicate the reason the community is
unclassified. If there is no BCEGS classification indicated in the footnotes, Class 99 applies to the community. Class 98, used exclusively in Florida, denotes communities that declined to participate in the BCEGS program.

ISO visits communities to assess their fire defenses and building-code adoption and enforcement:

- at the community’s invitation when community officials believe that changes in service delivery will alter the classification
- when ISO has other indications that changes in the community’s fire defenses or building-code adoption and enforcement will alter the classification
- as a result of findings from ISO’s Community Outreach Program
- on a periodic schedule if ISO has not received information on changes
Guide to Information in CMC Manual Plus
This section contains pictures of the product screens found in the CMC Manual Plus on ISOnet. Following the screen shots are explanations of the screen contents and notes on how to navigate the screens.

State/Community Selection Panel

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State Selection

The list of states available will vary depending on the states you are eligible to see. Only one state may be selected at a time for viewing.
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Filtering the Communities List

a) There are two Search Options:
   1. Select a county within the list. The "Available counties for state" drop-down gives you the list of communities within a particular county for the selected state.

   • Select a community from within the list. The "Available communities for county" drop-down gives you the full list of communities within a particular county.

   2. Enter in a full or partial name

   2. Search records by Community Name:

To continue to the next screen, click the Search button.

To reset the Search criteria, click the Reset button.
What is available on the window will vary depending on the search options you used in the State/Community Selection Panel. The following pages describe the displayed information in detail.
Sorting
The sort function lets you arrange the information within the table in various ways. Each of the fields displayed within the table is available for sorting. The default sort is by Community Name. To sort the table, click on the sort by drop down box and choose an option. The system will arrange the entire table according to the entries in that column.

Alpha sort
The alpha sort lets you skip ahead to a list of communities beginning with a certain letter of the alphabet. This option is only available on the default sort of Community Name. Click on one of the letters and the screen will readjust itself to show you only communities that begin with that letter. Click on "Show All" to go back to the full list of community names.

Display
The default display is set at 10 communities shown per page. To show more communities per page click on the display drop down box and choose an option.

Pages
Moving ahead to the next page of communities is possible by clicking on a number or by clicking Next.

Information Icon
For further information on the community and BCEGS classifications, click on the information icon.

Return
There are two options for returning to the State/Community Selection Panel screen - Home, contained in the gray portion of the left hand side of the screen, and Search Again? shown in the upper left hand side of the white screen. Selecting either of these options will return the user to the State/Community Selection Panel screen.
State Rules

Download State Rules (Pre-July 2014) or Download State Rules (July 2014)

Selecting this option will bring up another window that will display the CMC Rules associated with the "Current State" whose CMC information is being viewed.

COMMUNITY MITIGATION CLASSIFICATION MANUAL
ALABAMA (01)
COUNTY RULES PAGES

PUBLIC PROTECTION CLASSIFICATIONS

Public Protection Classifications are determined by using one of the following:

A. Using LOCATION®:

1. LOCATION® is a database that can be used to determine Public Protection Classifications for specific locations.

2. In the event that LOCATION® produces a split classification, Paragraph B. applies.

B. Applying the following manual rules:

COMMUNITY MITIGATION CLASSIFICATIONS

The following material contains Community Mitigation Classifications and includes:

- Jurisdiction name reflecting the name of the city, town, village, fire district, fire service areas or other classified areas.
- County in which the jurisdiction is located.
- Public Fire Protection Classification (PPC).
- Building Code Effectiveness Grading Classification (BCEGS).

CLASSIFICATION OF PUBLIC FIRE PROTECTION (PPC)

A. For jurisdictions listed with a single classification number, all properties within the jurisdiction should receive the listed classification number.

B. For jurisdictions listed with multiple classification numbers, known as a "split classification", the classification number applicable to individual properties is assigned as follows:

1. Split classifications displayed as "#X" (e.g., 6/6X that was formerly published as 6/0), "#Y" (e.g., 6/6Y that was formerly published as 6/0B) or "#10" (e.g., 6/10).

   d. Water 10 (10W): Apply if:
      (1) The property is located more than five but less than seven road miles from a recognized responding fire station of a fire department indicated in the listing for the jurisdiction, and within 1,000 feet of a recognized water source.
      (2) A footnote indicates there is an alternate creditable water supply and the property is located more than five but less than seven road miles from a recognized responding fire station of a fire department indicated in the listing for the jurisdiction.

2. For properties not qualifying for 1.a., 1.b., 1.c. or 1.d., use Class 10.

3. For jurisdictions or areas not listed, Class 10 applies.

4. Subscription fire departments, including those located in split-classified communities, are indicated by a footnote. Class 10 applies to individual properties that do not subscribe to the listed subscription fire department.

5. Communities with (++) listed as the PPC refers to the footnotes for explanatory information.

6. For specifically rated commercial properties refer to the ISO Specific Property Information database for the applicable PPC.

7. Definitions:
   1. "Recognized responding fire station" means a fire station meeting the minimum criteria of ISO's Fire Suppression Rating Schedule (FSRS).
   2. "Primary fire department" means the fire department that has primary overall responsibility for the jurisdiction.
   3. "Recognized water source" means a water
Table Information

- **Info**: The information button opens the Community Report which is explained in further detail on page 9.
- **Community Name**: The name of the community
- **County Name**: The name of the county in which the community is located
- **Current PPC**: The current published Public Protection Classification (this is the classification that has been distributed in the last CMC Modified Jurisdiction Pages and/or the full CMC Manual.)
- **Prior PPC**: The prior published Public Protection Classification
- **Territory**: The ISO Commercial Statistical Plan Territory Code for the community
- **Effective Date**: The date that the current PPC classification became effective. The publication may include changes other than the PPC number so this date may be different from the publication date of the PPC or BCEGS information. The effective date relates directly to the PPC number.
- **Pub. [Publication] Status**: The current publication status of the community. You will find an entry in this column only when the community is waiting for a new publication to reflect revisions to the...
Manual. The possible values are: Revised, New, and Withdrawn.

i) BCEGS: This column indicates the latest Building Code Effectiveness Grading Schedule classification number for the community. You can view additional information, including other BCEGS classifications for the community, by clicking on the “i” icon next to the community name to access a community report.

Community Report

To access the Community Report, click on the icon next to the community name on the Community Results screen. The information presented will vary depending on the state, type of community, and publication status for the selected community.

Community Mitigation Classification Manual Plus

Community
Within each state, the communities are listed alphabetically. Often, the listed community name is a jurisdiction for which a classification exists. In some cases, the listed community name is not the official name of the jurisdiction or fire protection area for which the classification exists. In such cases, the Class field will contain double asterisks (**), and the Footnotes field will provide references to the applicable listings.

The common abbreviations used in the community name are:

- **CO**  County
- **CONT**  Continued
- **CSA**  Community Service Area
- **DIST**  District
- **ESD**  Emergency Services District
- **ETJ**  Extra Territorial Jurisdiction
- **FD**  Fire District
- **FDS**  Fire Department Supply
- **FIRE DEPT**  Fire Department
- **FIRE DIST**  Fire District
- **FPA**  Fire Protection Area
- **FPD**  Fire Protection District
- **FPSA**  Fire Protection Service Area
- **FSA**  Fire Service Area
- **MD**  Municipal District
- **OPA**  Outside Protected Area
- **RFPD**  Rural Fire Protection District
- **RPA**  Rural Protection Area
- **SD**  Service District
- **STA**  Station
- **TFD**  Town (Township) Fire Department/District
- **TFPD**  Town (Township) Fire Protection District
- **TS**  Township
- **VFD**  Volunteer Fire Department
- **WD**  Water District
County Name
For each community, the Community Report shows the name of the county where the
community is located. Some jurisdictions cross county lines. In those cases, the
community will be listed again with the other county name.

State
The report gives the name of the state where the community is located.

Current Publication Information Detail

<table>
<thead>
<tr>
<th>PPC Eff.</th>
<th>Class</th>
<th>Prior Class</th>
<th>Territory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural:</td>
<td>District:</td>
<td>Fire Tax:</td>
<td></td>
</tr>
<tr>
<td>Crop:</td>
<td>EC Zone:</td>
<td>9E or 9S Certification:</td>
<td></td>
</tr>
<tr>
<td>Fire Department Type:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population:</td>
<td>Source:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Footnotes:</td>
<td>BCEGS:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a) Protection Information:
This row gives the protection information for the community. Communities will normally
have a value provided in the PPC Eff., Class, and Territory fields. Communities new to
the publication will not have a value in the Prior Class field.

PPC Eff.: This is the date that the current PPC information became effective. The
effective date may not be the publication date of the PPC information. For some states,
ISO establishes an effective date, which insurers use if they follow ISO's rating plan for
the applicable line of insurance. For other states, ISO establishes a distribution date. In
those states, each insurer must establish its own effective date, according to the state's
regulatory procedures. The CMC Manual Plus pages show effective/distribution dates,
always in the format:

**PPC Eff. mm/dd/yy**, where **mm** is the month, **dd** is the day, and **yy** is the year.

Class: For each community the CMC Manual Plus page shows ISO's latest Public
Protection Classification (PPC) for the community. PPC values include:

<table>
<thead>
<tr>
<th>Class</th>
<th>Comments</th>
</tr>
</thead>
</table>
| 1 to 8 | The community's fire-protection system includes a dispatch center, a fire
department, and a water supply, all of which meet the criteria for credit under
ISO's Fire Suppression Rating Schedule (FSRS). |
| 8B    | The community's fire-protection system includes a dispatch center and fire
department that meet the criteria for credit under the FSRS. The water
supply does not meet the criteria for credit. The community would normally
receive a Class 9 grading. However, through superior equipment, training,
and management techniques, the fire department has improved its
effectiveness to compensate for the lack of traditional water supplies. |
| 9     | The community's fire-protection system includes a dispatch center and fire
department that meet the criteria for credit under the FSRS. The water
supply does not meet the criteria for credit. |
| 10    | The community's fire-protection system does not meet ISO's minimum criteria
for credit under the FSRS. |
In a split-rated community, those properties within 5 road miles of a fire station but beyond 1,000 feet from a recognized water source.*

In a split-rated community, those properties within 5 road miles of a fire station and beyond 1,000 feet from a recognized water source but meeting the eligibility requirements for the 8B classification.*

The double asterisks direct you to the footnotes. Usually, the footnotes will direct you to the listing for another community, where you will find the classification.

* Not applicable in North Carolina

** Split Classifications:**

- **All states other than North Carolina:** The split class means that all properties within 1,000 feet of a water supply (usually a fire hydrant) and within 5 road miles of a fire station are eligible for the first class (Class 1 through 8). Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station will be indicated by use of the classification number "X". Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station and meeting the eligibility requirements for the 8B classification as referenced above will be indicated by use of the classification number "Y". All properties more than 5 road miles from a fire station are Class 10.

For example, in a Class 6/6X, the first designation, Class 6, applies to properties within 1,000 feet of a water supply and within 5 road miles of a fire station. Class "6X" applies to properties more than 1,000 feet from a water supply but within 5 road miles of the fire station. Similarly, in a Class 6/6Y, the first designation, Class 6, applies to properties within 1,000 feet of a water supply and within 5 road miles of a fire station. Class "6Y" applies to properties more than 1,000 feet from a water supply but within 5 road miles of the fire station and meeting the eligibility requirements for the 8B classification.

- **North Carolina:** The split class means that all properties within 1,000 feet of a water supply (usually a fire hydrant) and within 5 road miles of a fire station (distance from fire station exceptions exist - see explanation of North Carolina Classifications 9E and 9S) are eligible for the first class (Class 1 through 8). Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station are eligible for a Class 9. All properties more than 5 road miles from a fire station are Class 10. See the state rules in the CMC Manual for North Carolina for variable state standards on distance from a fire station.
Important: The “Class” field applies to PPC only, not to BCEGS classifications. Information regarding a community’s BCEGS grading, including the classifications, follows the “Footnotes” field. BCEGS classifications are not applicable for all community name listings.

Prior Class: For communities that have a classification history, the Prior Class field gives the PPC in effect immediately before the current classification.

Territory: For each community, the CMC Manual Plus page shows the ISO Commercial Statistical Plan (CSP) territory code for the community. Those codes help ISO gather loss data by geographical area. Insurers that report premium and loss statistics to ISO use the territory code on each record they report.

Some jurisdictions fall into two or more territories. In those cases, the CMC Manual Plus page lists all territory codes.

b) State-Specific Information:
The information displayed for the state-specific data will vary by state. These are all of the possible fields:
- District: For communities in Alaska and California only, the District field identifies the rating district for the community. When the District field contains two symbols, part of the community is in each district.
- Fire Tax: For communities in New Jersey only, the Fire Tax field gives a code — also known as the Fireman’s Relief Code — used in assigning premium tax for properties in the community.
- Crop: For communities in California, Nevada, and Utah, the Crop field identifies the crop classification that applies to crops located more than 1,000 feet from a fire hydrant.
- EC Zone: For communities in Alabama, Florida, Georgia, Nebraska, North Carolina, and Virginia, the EC Zone field identifies the Extended Coverage Zone symbol or symbols for the community. When the EC Zone field contains two symbols, part of the community is in each EC Zone.
- 9E or 9S Certification: The listings for Class 9 communities in North Carolina only may include another field designating Rural: E or Rural: S classifications. Here are explanations of those entries:

<table>
<thead>
<tr>
<th>Class</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>9E</td>
<td>The North Carolina Office of State Fire Marshall has approved properties for a Class 9E grading for properties between 5 and 6 road miles of a fire station regardless of the presence of a water supply.</td>
</tr>
<tr>
<td>9S</td>
<td>The North Carolina Office of State Fire Marshall has approved the community for a Class 9S grading under a more demanding set of criteria than those required for ISO’s Class 9.</td>
</tr>
</tbody>
</table>
c) **Miscellaneous Information:**

- **Fire Department Type.** The values in this field include:
  - **Paid** – a fire department that employs and pays its staff, and assigns full-time shifts to firefighters
  - **Combination** – A fire department that supplements its paid staff with volunteer members
  - **Public Safety** – A department that employs staff to perform law enforcement, firefighting, and possibly emergency medical duties
  - **Volunteer** – A fire department made up of volunteers; individuals who do not work full-time shifts, and who may or may not be paid for the emergency activities to which they respond

- **Response of Fire Department Personnel:**
  - **On-Duty** – A fire department that has personnel located at the station for predetermined shifts that are ready to respond
  - **On-Call** – A fire department that has personnel that must respond to the station before responding to a call

- **Mobile Water Supply.** The values in this field are either:
  - Blank or “No” -- There is no recognized mobile water supply.
  - **Yes** – there is an ISO-recognized mobile water supply operation. The hydrant distance requirement (1,000 feet to the property) does not apply. The jurisdiction has demonstrated a capability to transport water for fire-suppression purposes through mobile tankers or large diameter hose at the minimum rate equivalent to a public water supply system with fire hydrants – 250 gallons per minute, uninterrupted for 2-hours.

- **Population.** The population of the community
- **Source.** The source of the information for determining the population
- **Population Census Year.** The year that the population information applies to

**d) Footnotes:**

For each community, the **Footnotes** field contains additional information about the PPC gradings.

Here are additional footnotes you may find in the Modified Jurisdictions pages together with explanations.
### PPC Footnotes

<table>
<thead>
<tr>
<th>Footnote</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HYDRANTS ON THE</strong> (name) <strong>WATER SYSTEM ARE NOT RECOGNIZED.</strong></td>
<td>Hydrants on the water system do not meet minimum criteria of the Fire Suppression Rating Schedule.</td>
</tr>
<tr>
<td><strong>- or -</strong></td>
<td></td>
</tr>
<tr>
<td><strong>HYDRANTS IN</strong> (name) (VILLAGE, HAMLET, DEVELOPMENT, PROJECT, etc.) <strong>ARE NOT RECOGNIZED.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>HYDRANT DISTANCE REQUIREMENT DOES NOT APPLY DUE TO AN ALTERNATE, CREDITABLE WATER SUPPLY.</strong></td>
<td>The fire department is receiving recognition for the use of large-diameter hose, tanker shuttle, and/or pumper relay operations outlined in the Fire Suppression Rating Schedule. The fire department must be able to deliver a minimum of 250 gpm within 5 minutes after the fire-site pumper arrives and to continue that flow uninterrupted for 2 hours.</td>
</tr>
<tr>
<td><strong>PRIMARY FIRE DEPT RESPONSE IS PROVIDED BY THE</strong> (name) <strong>FIRE DEPT(S).</strong></td>
<td>The primary fire department response identifies the named fire company as the fire department primarily responsible for protection within the jurisdiction. In addition, if the primary fire department is receiving automatic aid, the footnote provides the name of the fire department(s) providing the aid along with an explanation of the extent of the area served by the automatic aid.</td>
</tr>
<tr>
<td><strong>RECOGNIZED AUTOMATIC AID RESPONSE IS PROVIDED (TO THE ENTIRE GRADED AREA) or [TO A PORTION OF THE GRADED AREA]) BY THE</strong> (name) <strong>FIRE DEPT.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>SEE XYZ.</strong></td>
<td>The PPC for XYZ applies to the entire area. The Class field contains double asterisks (**).</td>
</tr>
<tr>
<td><strong>(name) FIRE STA. [or] FIRE DEPT. IS NOT RECOGNIZED.</strong></td>
<td>The responding fire station or fire department does not meet minimum Fire Suppression Rating Schedule criteria for alarm notification, equipment, staffing, response, or training.</td>
</tr>
<tr>
<td><strong>CLASS MAY BE CREDITED WITHIN 1000' OF CERTAIN WATER SUPPLY SUCTION POINTS.</strong></td>
<td>The noted PPC class may apply to buildings located within 1000 feet of specific static supply points that meet the minimum criteria outlined in the Fire Suppression Rating Schedule.</td>
</tr>
<tr>
<td>Footnote</td>
<td>Comments</td>
</tr>
<tr>
<td>----------</td>
<td>----------</td>
</tr>
<tr>
<td>SUBSCRIPTION FIRE DEPT.</td>
<td>The area has a fire department that will respond to structure fires <em>only</em> in buildings owned by subscribers — or a fire department that limits or otherwise adjusts its response and/or firefighting activity in buildings owned by nonsubscribers. This footnote appears <em>only</em> where the fire department uses different operating procedures when responding to structure fires in buildings owned by subscribers and nonsubscribers. If the fire department responds in the same way to subscribers and nonsubscribers but charges a different service fee to nonsubscribers, the note will <em>not</em> appear (<em>except</em> in Arkansas and Oklahoma). In Arkansas and Oklahoma, in all areas served by subscription fire departments, the insurer is legally required to investigate whether its insureds are current on their subscription fees. Therefore, in Arkansas and Oklahoma, the footnote identifies <em>all</em> subscription fire departments.</td>
</tr>
<tr>
<td>THE LISTED PPC IS A REFERENCE NUMBER ONLY AND MAY NOT BE REFLECTIVE OF THE JURISDICTION'S CURRENT FIRE SUPPRESSION CAPABILITIES. A TERRITORY MULTIPLIER WHICH REFLECTS THE FIRE LOSS EXPERIENCE OF THE JURISDICTION APPLIES. REFER TO THE COMMERCIAL LINES AND PERSONAL LINES MANUAL FOR ADDITIONAL LOSS COST INFORMATION.</td>
<td>A number of very large jurisdictions have common fire-protection services and sufficient fire losses to be a reliable predictor of future losses. In those defined municipal areas, insurers may rely on loss statistics compiled by ISO to determine premiums, rather than using ISO's examination of public protection capabilities. When a community becomes eligible for such statistical rating, ISO stops visiting the community to evaluate its fire protection and freezes the PPC number at the value the community received on its final evaluation. ISO's manuals for personal and commercial lines of insurance contain territory multipliers (or factors) that reflect the community's loss experience. Insurers may use those factors — instead of the PPC — in determining premiums.</td>
</tr>
</tbody>
</table>
e) BCEGS:

If the community footnotes contain BCEGS information, they are displayed separately from the standard footnotes.

The CMC Manual Plus presents BCEGS grading in this format:

BCEGS: PERS [code] COML [code] [year]

PERS gives the BCEGS class for personal lines policies, and COML gives the BCEGS class for commercial lines policies. The year is the year when the gradings became effective. The gradings apply only to buildings that received their original certificates of occupancy in that year or later.

Properties with an original certificate of occupancy dated before the earliest published BCEGS date are not eligible for the BCEGS program. Such properties receive a BCEGS grading of Class 99.

Here are additional footnotes you may find in the CMC Manual Plus pages together with explanations.

### BCEGS Footnotes

<table>
<thead>
<tr>
<th>Footnote</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>NO RECOGNIZED BUILDING CODE ENFORCEMENT PROGRAM EXISTS.</td>
<td>One of the following conditions applies:</td>
</tr>
<tr>
<td></td>
<td>• The community has no building department of any type.</td>
</tr>
<tr>
<td></td>
<td>• The community collects fees for building permits but has no staff for plan review or field inspections.</td>
</tr>
<tr>
<td></td>
<td>• The department of public works enforces plumbing codes but nothing else.</td>
</tr>
<tr>
<td></td>
<td>• A similar situation exists.</td>
</tr>
<tr>
<td>JURISDICTION HAS DECLINED TO PARTICIPATE IN THE BCEGS PROGRAM.</td>
<td>The footnote is self-explanatory.</td>
</tr>
<tr>
<td>NO RECOGNIZED [PERSONAL or COMMERCIAL] LINES BUILDING CODE ENFORCEMENT PROGRAM EXISTS.</td>
<td>One of the following conditions applies for either personal or commercial lines:</td>
</tr>
<tr>
<td></td>
<td>• The community collects fees for building permits but has no staff for plan review or field inspections.</td>
</tr>
<tr>
<td></td>
<td>• The department of public works enforces plumbing codes but nothing else.</td>
</tr>
<tr>
<td></td>
<td>• A similar situation exists.</td>
</tr>
<tr>
<td>BUILDING CODE PROGRAM EXISTS, BUT IT IS OUTSIDE THE SCOPE OF THE BCEGS PROGRAM.</td>
<td>One of the following conditions applies:</td>
</tr>
<tr>
<td></td>
<td>• The building department does not perform plan reviews for any buildings, but does perform field inspections.</td>
</tr>
<tr>
<td></td>
<td>• The community has a building department but has no formally adopted building code.</td>
</tr>
<tr>
<td>[PERSONAL or COMMERCIAL] LINES BUILDING CODE PROGRAM EXISTS, BUT IT IS OUTSIDE THE SCOPE OF THE BCEGS PROGRAM.</td>
<td>The building department does not meet minimum criteria for personal lines or commercial lines credit (usually because the department does not perform plan reviews for the building type indicated).</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>INSUFFICIENT CONSTRUCTION ACTIVITY TO EVALUATE BUILDING CODE ENFORCEMENT.</td>
<td>The community has a code-enforcement program (with a designated building official, for example), but the community hasn’t issued a permit in the last year or more.</td>
</tr>
<tr>
<td>LIMITED COMMERCIAL LINES BUILDING CODE PROGRAM EXISTS, BUT IT IS OUTSIDE THE SCOPE OF THE BCEGS PROGRAM.</td>
<td>The local community does not do code enforcement. The state does code enforcement for certain commercial buildings over a designated size.</td>
</tr>
<tr>
<td>FOR BCEGS CLASSIFICATIONS, SEE XYZ.</td>
<td>The BCEGS grading for XYZ includes the entire area.</td>
</tr>
<tr>
<td>BCEGS CLASSIFICATION APPLIES TO [list jurisdictions].</td>
<td>The BCEGS number applies to the listed jurisdictions, as well as to the community identified in the Community Name field.</td>
</tr>
</tbody>
</table>
Revised Community Information:

When a community has a revision awaiting publication, the CMC Manual Plus provides the following revision information.

Revision Information

The “Revisions for Publication On” is the date on which ISO will publish the revisions to the existing CMC Manual.

Communities that have revisions forecasted for a future publication date have information on the type of revision displayed. The types of revision are:

- Withdrawn Community. ISO will delete the record beginning with the publication made on the “Revisions Publication Date.”
- New Community. The community listing is new to the CMC Manual.
- Fire Class Change. The community listing reflects a revision to the PPC number. At times, there is an indication that the fire class (PPC number) has changed, but it has not. That occurs when ISO has reevaluated the community but the PPC number remained the same.
• Footnote Change. A change has occurred with the text of the footnotes. A change to the BCEGS classification information may have occurred.
• Territory Change. The Commercial Statistical Plan Territory Code number has changed.
• District Code Change. For communities in Alaska and California only, the District Code field has changed.
• Fire Tax Change. For communities in New Jersey only, information in the Fire Tax field has changed.
• Crop Classification Change. For communities in California, Nevada, and Utah, information in the Crop field has changed.
• EC Zone Change. For communities in Alabama, Florida, Georgia, Nebraska, North Carolina, and Virginia, information in the EC Zone field has changed.
• 9E or 9S Certification Change. Information in this field has changed. The listings for Class 9E or Class 9S apply to communities in North Carolina only.
• Population Change. Information in the Population field has changed.
• Fire Department Type Change. The Fire Department Type has changed.
• Mobile Water Supply Change. Information in the Mobile Water Supply field has changed.