

**Flood Insurance Processing Center**  
**PO Box 2057**  
**Kalispell MT 59903**  
**Phone: 800-637-3846**

Date: \_\_\_\_\_  
Policy Number: \_\_\_\_\_  
Insured Name: \_\_\_\_\_  
Property Address: \_\_\_\_\_

**OCCUPANCY TYPE**

Confirm the occupancy of the building for the property listed above.

Comments: \_\_\_\_\_

\_\_\_\_\_ **Single Family Dwelling** - This is a residential single-family building. Incidental occupancies are permitted if limited to less than 50% of the building's total floor area.

**NOTE:** Incidental occupancies are offices, private schools, studios, or small service operations within a residential building

\_\_\_\_\_ **2-4 Family Dwellings** - This is a residential building that contains 2-4 units. This category includes apartment buildings and condominium buildings. Incidental occupancies (see note above) are permitted if the total area of such occupancies is limited to less than 25% of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.

\_\_\_\_\_ **Other-Residential Building** - This is a residential building that contains 5 or more apartments/ units. These buildings are permitted incidental occupancies (see note above). The total area of the incidental occupancy is limited to less than 25% of the total floor area within the building.

This occupancy includes but is not limited to:

- Condominium and apartment buildings
- Hotels, motels, tourist homes and rooming houses where the normal occupancy of a guest is 6 months or more
- Dormitories
- Assisted-living facilities

\_\_\_\_\_ **Non-Residential Business**

If the named insured is a licensed commercial enterprise that produces income and coverage is for:

- A building that is designed as a non-habitational building, or
- A mixed-use building in which the total floor area devoted to commercial uses is 25% or more of the total floor area within the building, or
- A building designed for use as office or retail space, wholesale space hospitality space or for similar uses.

This occupancy includes but is not limited to:

- small businesses or mercantile buildings
- commercial agricultural buildings
- industrial buildings, warehouses or commercial garages
- nursing homes
- licensed bed and breakfasts or hotels and motels with normal room rentals for fewer than six months

\_\_\_\_\_ **Other Non-Residential**

If the policy is insuring a non-habitational building or a mixed-use building that does not qualify as a residential building or a non-residential business property:

This occupancy includes but is not limited to:

- Houses of worship or non-profit buildings
- Schools or state and local government buildings
- Non-commercial farm buildings (including grain bins and silos)
- Agricultural buildings not used as part of a business
- Tool and storage sheds or garages
- Pool houses, club houses or recreational buildings

Please indicate the specific building description here, (i.e. shed, barn, etc. and also indicate the total number of units in the building:

Building description: \_\_\_\_\_

Total number of units in the building: \_\_\_\_\_

Agent Signature: \_\_\_\_\_ Date: \_\_\_\_\_