



## FLOOD INSURANCE PREMIUM COMPARISONS

Pre- or Post-FIRM <sup>1</sup>	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance <sup>2</sup> (per year)
Pre-	Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,643
Pre-	Primary Single Family/ <i>Without Enclosure</i>	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$5,554
Pre-	Primary Single Family/ <i>With Enclosure</i>	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$7,648
Pre-	Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	D	Not Needed	\$2,578
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$1,584 <b>Standard Rates</b>
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$388 <b>Preferred Risk Policy<sup>3</sup></b>
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+4	\$462
					+3	\$498
					+2	\$570
					+1	\$810
					<b>At BFE</b>	<b>\$1,636</b>
Post-1981	Single Family/ <i>Without Obstruction</i>	\$200/\$80 <sup>4</sup>	\$1,000/\$1,000	V1-V30, VE	-1	\$5,042
					+4 or more	\$2,090
					+3	\$2,354
					+2	\$3,254
					+1	\$4,750
<b>At BFE</b>	<b>\$6,898</b>					
Post-1981	Single Family/ <i>With Obstruction</i>	\$200/\$80 <sup>4</sup>	\$1,000/\$1,000	V1-V30, VE	-1	\$9,282
					+4 or more	\$4,110
					+3	\$4,562
					+2	\$5,414
					+1	\$6,434
<b>At BFE</b>	<b>\$8,130</b>					
					-1	\$10,486

<sup>1</sup> Pre-FIRM – Construction **on or before** December 31, 1974 or **before** the effective date of the **initial** FIRM for the community, whichever is later

<sup>2</sup> Rates are as of **January 1, 2013**; premiums include the Federal Policy Fee and Increased Cost of Compliance Fee

<sup>3</sup> Preferred Risk Eligibility: Starting January 1, 2011, the eligibility period for PRPs was extended. Check the **Flood Insurance Manual** for the eligibility rules for being extended and for loss history.

<sup>4</sup> Rates based on the building being insured for 75% or more of replacement cost.



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Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	D	Not Needed	\$1,937
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone ( <b>No Estimated BFE</b> )	+5 <sup>1</sup>	\$597
					+2 to +4 <sup>1</sup>	\$1,236
					+1 <sup>1</sup>	\$2,763
					At Ground or Below	Submit-for-Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone ( <b>With Estimated BFE</b> )	+2	\$582
					0 to +1	\$1,491
					-1	\$4,790
					-2 or Below	Submit for Rate

### Pre-FIRM Non-Primary Residences\*

Pre- or Post-FIRM	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance (per year)
Pre-	Non-Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,956
Pre-	Non-Primary Single Family/ <i>Without Enclosure</i>	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$6,223
Pre-	Non-Primary Single Family/ <i>With Enclosure</i>	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$8,526
Pre-	Non-Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	D	Not Needed	\$2,891

\* For flood insurance rating purposes, a primary residence is a building that will be lived in by the insured or the insured's spouse for at least 80 percent of the 365 days following the policy effective date. If the building will be lived in for less than 80 percent of the policy year, it is considered to be a non-primary residence.

<sup>1</sup> This is the elevation difference between the top of the bottom floor and the highest adjacent grade