



EXAMPLE FLOOD INSURANCE PREMIUM COMPARISONS*

Pre-/Post-FIRM ¹	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible ² Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance ³ (without HFIAA surcharge)
Pre-	Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$3,467
Pre-	Primary Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$7,221
Pre-	Primary Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$9,885
Pre-	Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	D	Not Needed	\$3,392
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	B, C or X	Not Needed	\$2,033 <i>Standard Rates</i>
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	B, C or X	Not Needed	\$441 <i>Preferred Risk Policy (PRP)⁴</i>
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	A1-30, AE	+4	\$570
					+3	\$591
					+2	\$710
					+1	\$1,073
					At BFE	\$2,136
					-1	\$4,786
Post-1981	Single Family/ Without Obstruction	\$200/\$80 ⁵	\$1,250/\$1,250	V1-V30, VE	+4 or more	\$3,098
					+3	\$3,470
					+2	\$4,836
					+1	\$6,543
					At BFE	\$8,319
					-1	\$10,205
Post-1981	Single Family/ With Obstruction	\$200/\$80 ⁵	\$1,250/\$1,250	V1-V30, VE	+4 or more	\$5,526
					+3	\$6,078
					+2	\$6,824
					+1	\$7,914
					At BFE	\$9,593
					-1	\$12,022

*Note: These are example premiums only. Consult your insurance agent for a premium specific to your property.

¹ Pre-FIRM – Construction **before** the effective date of the **initial** FIRM for the community

² The premiums shown are based on a standard deductible. Additional deductible options are available up to \$10,000.

³ Rates are as of **April 1, 2016**; premiums include the Federal Policy Fee, Increased Cost of Compliance Fee, and Reserve Fund Assessment. These **do not** include the **HFIAA surcharge** (\$25 for primary residence; \$250 for all other buildings) nor any CRS discount.

⁴ Preferred Risk Eligibility: Check the **Flood Insurance Manual** for PRP rating options and eligibility rules.

⁵ Rates based on the building being insured for 75% or more of replacement cost.



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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 ¹ (without HFIAA surcharge)
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	D	Not Needed	\$2,519
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	Unnumbered Zone A (No Estimated BFE)	+5 ²	\$734
					+2 to +4 ²	\$1,587
					+1 ²	\$3,007
					At Ground or Below	Submit-for-Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	Unnumbered Zone A (With Estimated BFE)	+2	\$734
					0 to +1	\$2,157
					-1	\$5,870
					-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 (without HFIAA surcharge)
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)	\$5,692
Pre-	Non-Primary Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$12,063
Pre-	Non-Primary Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$16,565
Pre-	Non-Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	D	Not Needed	\$5,617

*Note: These are example premiums only. Consult your insurance agent for a premium specific to your property.

** 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 50 percent of the 365 days following the policy effective date. If the building will be lived in for less than 50 percent of the policy year, it is considered to be a non-primary residence.

¹ Rates are as of April 1, 2016; premiums include the Federal Policy Fee, Increased Cost of Compliance Fee, and Reserve Fund Assessment. These do not include the HFIAA surcharge (\$25 for primary residence; \$250 for all other buildings) nor any CRS discount.

² This is the elevation difference between the top of the bottom floor and the highest adjacent grade