



FLOOD INSURANCE PREMIUM COMPARISONS

Pre- or Post-FIRM ¹	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 ² (per year)
Pre-	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$2,235
Pre-	Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$4,620
Pre-	Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$6,308
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$1,439 Standard Rates
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	B, C or X	Not Needed	\$343 Preferred Risk Policy (Eligibility Requirements) ³
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE	+4	\$462
					+3	\$480
					+2	\$570
					+1	\$819
					At BFE	\$1,534
					-1 Below	\$5,623
Post-1981	Single Family/ Without Obstruction	\$200/\$80 ⁴	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$1,830
					+3	\$2,130
					+2	\$2,810
					+1	\$4,206
					At BFE	\$6,258
					-1	\$8,382
Post-1981	Single Family/ With Obstruction	\$200/\$80 ⁴	\$1,000/\$1,000	V1-V30, VE	+4 or more	\$3,674
					+3	\$4,062
					+2	\$4,846
					+1	\$6,322
					At BFE	\$8,058
					-1	\$9,806

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

² Rates as of October 1, 2010 (January 1, 2011 for PRPs), including the Federal Policy Fee and Increased Cost of Compliance Fee

³ Preferred Risk Eligibility: Before January 1, 2011, the building must be in a B, C, or X Zone **on the effective date of the policy** to be eligible for building/contents coverage or contents-only coverage under the PRP. Starting January 1, 2011, the eligibility period for PRPs is extended. Check the **Flood Insurance Manual** for the eligibility rules for being extended and for loss history.

⁴ 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	Unnumbered A Zone (No Estimated BFE)	+5 ¹	\$600
					+2 to +4 ¹	\$1,217
					+1 ¹	\$2,789
					At Ground or Below	Submit for Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (With Estimated BFE)	+2	\$597
					0 to +1	\$1,259
					-1	\$4,996
					-2 or Below	Submit for Rate
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$6,022

AR and AR Dual Flood Zones

Pre- or Post-FIRM ¹	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-Elevation-Rated	Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	Not Needed (Pre-FIRM)	\$1,439
Post-/Non-Elevation-Rated	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	Not Needed	\$1,439
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,000/\$1,000	AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	+3	\$480
					+2	\$570
					+1	\$819
					At BFE	\$1,244
					-1 or more Below	\$1,439

¹ This is the elevation difference between the top of the bottom floor and the highest adjacent grade