



A SAMPLE OF SAVINGS FOR A HOME AT BASE ELEVATION AS OPPOSED TO 4-FEET BELOW BASE FLOOD ELEVATION

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*

PREMIUM AT 4 FEET BELOW BASE FLOOD ELEVATION	PREMIUM AT BASE FLOOD ELEVATION	PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION
\$9,500/year \$95,000/10 years	\$1,410/year \$14,100/10 years	\$427/year \$4,270/10 years

*Savings based on a sample home with a replacement cost of \$100,000. Actual savings may vary based on the actual replacement cost of the home. The savings shown are based on the current National Flood Insurance Program (NFIP) rates. The savings shown are based on the current NFIP rates. The savings shown are based on the current NFIP rates.

There are additional savings for going above the BFE (Base Flood Elevation).

Maximum savings are achieved at 3 feet above the BFE.

SAMPLE BREAKDOWN OF RATE INCREASES
FOR A HOME 4-FEET BELOW THE BFE

Current Year:	Premium = \$1,410
Year 1:	Premium = \$3,028
Year 2:	Premium = \$4,646
Year 3:	Premium = \$6,264
Year 4:	Premium = \$7,882
Year 5, and beyond:	Premium = \$9,500

Note: This example does not take into consideration any rate increases which is highly probable and would increase these premiums.