

In order to make this more nationwide in usage, we have added the zones from all over the US. National Flood recommends that the contents amounts should reflect 40% of the dwelling amounts. Other combinations are available as well as deductibles.

Knowing the community name and the date of construction can best help anyone find the lowest flood rates for a particular location. Also, understanding the FIRM date is useful if anyone is trying to Grandfather the policy.

We are making this as user friendly as we can. The FEMA map store is found under link #18. The easiest way to find the community and zone is either through a lender or insurance agent who uses these for rating purposes. But, if you are adventurous you can use this link, type in the address, find the community and current map date, click on the green button and try to find your dwelling on the map shown. The darker areas are A, D & V zones, the lighter, B, C & X zones.

The FIRM date is #19 for all states. This date is important to know and understand. This along with the correct date construction was started can make a big difference in the cost of flood insurance. Accurate information is the key.

The CRS (Community Rating System) discounts percentage can be found under #15 for all states. See column SFHA. This is a discount off of the base rates when the community does more to reduce flooding than what FEMA requires for qualifying for flood insurance.

## Flood Insurance rate examples for Flood Zones outside of Louisiana.

All of these zones are subject to a CRS discount percentage if the community is eligible for it.

POST-FIRM \$1000 Deductible **Flood Elevation Certificate required**    **0 CRS**

Dwelling/Contents	AHB or AOB
\$100,000/\$40,000	\$284
\$125,000/\$50,000	\$317
\$150,000/\$60,000	\$348
\$175,000/\$70,000	\$380
\$200,000/\$80,000	\$411
\$225,000/\$90,000	\$443
\$250,000/\$100,000	\$473

Subtract the \$30 Federal Fee, take any CRS discount then put the fee back on.

POST-FIRM D Zone **0 CRS NO FLOOD ELEVATION** used & **NO ENCLOSURE**  
*(if there is an enclosure you must submit to the insurer for a quote)*

Dwelling/ Contents	\$1000 Deductible
\$100,000/\$40,000	\$1004
\$125,000/\$50,000	\$1148
\$150,000/\$60,000	\$1293
\$175,000/\$70,000	\$1437
\$200,000/\$80,000	\$1582
\$225,000/\$90,000	\$1726
\$250,000/\$100,000	\$1869

Subtract the \$30 Federal Fee, take any CRS discount then put the fee back on.

**POST-FIRM UNNUMBERED A 0 CRS**

Dwelling/Contents	With BFE +0 & +1	Without BFE +1
\$100,000/\$40,000	\$618	\$1426
\$125,000/\$50,000	\$653	\$1608
\$150,000/\$60,000	\$687	\$1789
\$175,000/\$70,000	\$722	\$1971
\$200,000/\$80,000	\$756	\$2154
\$225,000/\$90,000	\$792	\$2335
\$250,000/\$100,000	\$824	\$2516

Subtract the \$30 Federal Fee, take any CRS discount then put the fee back on.

No rates for AR zones will be provided. These rates depend upon the community the dwelling is located in and will have their own rates based upon the community. It takes an insurance agent to do these with their insurer.

These are base rates with no CRS discount. To see if the community qualifies for a discount go to link #15. Under column SFHA will be the percentage available. These are examples of rating. Different amounts for dwelling and contents available with other combination of deductibles.