

TALK IT UP

Why would you want to build or raise a dwelling to 6 inches or higher than the current base flood elevations?

- 1) The flood insurance premiums could be less
- 2) The chance of a flood loss could be reduced
- 3) The re-sale value could increase
- 4) The flood change could change later from B, C or X to AE in map revisions that could cause higher base flood premiums.

These flood rate comparisons are based upon the 5/1/2007 National Flood Insurance rates for a **one-story Non-Residential dwelling** with \$1000 deductible for both dwelling and contents and the contents is based upon 40% of the dwelling amount shown. Other combinations of deductibles are available.

FEMA offers discounts off of the flood premiums based upon additional flood protection that is done by the community. To be +1 is 6 inches or more above base flood, +2 is 18 inches or more and +3 is 30 inches or more. This flyer is at **15% CRS (Community Rating System)**. To learn more about this discount check out www.alphala.com under Flood Facts. Go to Publications & Links #15 & #16 for a list of the communities.

A flood elevation certificate is required for these rates to apply:

Amount	+0	+1	+2	+3
\$100,000/\$40,000	\$1271	\$525	\$325	\$275
\$200,000/\$80,000	\$2100	\$865	\$539	\$464
\$300,000/\$120,000	\$2520	\$1054	\$680	\$605
\$400,000/\$160,000	\$2847	\$1210	\$795	\$720
\$500,000/\$200,000	\$3147	\$1351	\$900	\$825

Alpha Insurance, LLC National Flood Agency of 2002 504-227-1026