

# 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 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. A 2-story residential dwelling is several \$100 of dollars less than this quote.

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.alpha.com](http://www.alpha.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	\$829	\$444	\$300	\$248
\$150,000/\$60,000	\$889	\$496	\$353	\$299
\$200,000/\$80,000	\$950	\$549	\$405	\$351
\$250,000/\$100,000	\$1009	\$599	\$425	\$402

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