

# TALK IT UP

Four good reasons to build above base flood elevations:

- 1) The flood premiums are less
- 2) The chance of a future flood loss is reduced
- 3) The re-sale value could increase
- 4) The flood zone can change from B, C & X to AE in map revisions that would cause higher base flood premiums.

These flood rate comparisons are based upon a **one-story Non-Residential** dwelling for rates effective 5/1/2005 with various limits on dwelling/ contents with \$500 deductible limits on both. Other combinations are available. Base flood is +0, 6 inches or more above base is +1, 18 inches or more is +2 and 30 inches or more is +3. Flood premiums vary based upon a CRS (Community Rating System) discount. These rates are for a **20% discount**. The Community Rating System list can be found at [http://www.fema.gov/pdf/nfip/manual2005\\_10/mainedition/19crs.pdf](http://www.fema.gov/pdf/nfip/manual2005_10/mainedition/19crs.pdf). All eligible communities in the country can be found on this list.

**A flood elevation certificate is required for these rates to apply.**

	+0	+1	+2	+3
\$100,000/\$50,000	\$1083	\$527	\$339	\$287
\$200,000/\$100,000	\$1823	\$879	\$571	\$491
\$300,000/\$200,000	\$2398	\$1139	\$760	\$677
\$400,000/\$300,000	\$2918	\$1363	\$960	\$837
\$500,000/\$500,000	\$3796	\$1729	\$1174	\$1092

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