

Mitigation Results in Real Insurance Cost Savings

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**

**\$9,500/year
\$95,000/10 years**



BFE

**PREMIUM AT
BASE FLOOD ELEVATION**

**\$1,410/year
\$14,100/10 years**



BFE

**PREMIUM AT 3 FEET ABOVE
BASE FLOOD ELEVATION**

**\$427/year
\$4,270/10 years**



BFE

*\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.