

Pre or Post FIRM Const ¹	Dwelling Type & Number of Floors	Amount of Coverage Build/Content (in thousands)	Deductible Build/Content	Flood Zone (from Floodplain Man)	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance* (per year)
Pre	Single Family/ One Floor No Basement	\$200/\$80	\$1,000/\$1,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$1,709
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	B or X (Shaded Zone X)	Not Needed	\$1,016 Standard Flood Ins. Policy Or \$296 Preferred Risk Policy
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	C or X (White Zone X)	Not Needed	\$1,016 Standard Flood Ins. Policy Or \$296 Preferred Risk Policy
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	A1-30, AE	+3 to +4	\$424
					+2	\$464
					+1	\$633
					At BFE	\$1,222
					-1 Below	\$4,258
					-2 or more	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (No Estimated BFE)	+5**	\$562
					+2 to +4	\$922
					+1**	\$2,439
					At Ground or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (With Estimated BFE)	+2	\$506
					0 to +1	\$845
					-1	\$3,804
					-2 or Below	Submit for Rate
Post	Single Family/ One Floor No Basement	\$200/\$80	\$500/\$500	Unnumbered A Zone (No Elevation Certificate)	Unknown	\$4,748

¹Pre-FIRM – Construction **before** Dec. 31, 1974 or **before** the effective date of the **initial** FIRM for the community, which ever is later

*Rates As of May 1, 2006, including the Federal Policy Fee and Increased Cost of Compliance Fee

**This is the elevation difference between the top of the bottom floor and the highest adjacent grade