

**NATIONAL FLOOD INSURANCE PROGRAM  
SAMPLE FLOOD INSURANCE RATES**

**Regular Program Post-FIRM Single Family Construction NFIP Rates  
Cost and Savings Based on Elevation of the Lowest Floor Above or Below the Base Flood  
Elevation in AE or Numbered A-Zones with Elevation Certificates  
Coverage = \$100,000 Building, \$25,000 Contents**

Elevation of Lowest Floor Above or Below BFE	Coverage Type	Rates - Basic/Additional		Value of Coverage	Rate Price	Federal Policy Fee	Annual Policy Cost	Savings from elevation above BFE
+ 3 Feet	Building	B=	0.24	\$50,000.00	\$120.00			
		A=	0.08	\$50,000.00	\$40.00			
	Content	B=	0.38	\$20,000.00	\$76.00			
		A=	0.12	\$5,000.00	\$6.00			
					\$242.00	\$30.00	\$272.00	\$713.00
+ 2 Feet	Building	B =	0.37	\$50,000.00	\$185.00			
		A =	0.08	\$50,000.00	\$40.00			
	Content	B =	0.38	\$20,000.00	\$76.00			
		A =	0.12	\$5,000.00	\$6.00			
					\$307.00	\$30.00	\$337.00	\$648.00
+ 1 Foot	Building	B =	0.67	\$50,000.00	\$335.00			
		A =	0.08	\$50,000.00	\$40.00			
	Content	B =	0.51	\$20,000.00	\$102.00			
		A =	0.12	\$5,000.00	\$6.00			
					\$483.00	\$30.00	\$513.00	\$472.00
+ 0 Feet	Building	B =	1.31	\$50,000.00	\$655.00			
		A =	0.10	\$50,000.00	\$50.00			
	Content	B =	1.22	\$20,000.00	\$244.00			
		A =	0.12	\$5,000.00	\$6.00			
					\$955.00	\$30.00	\$985.00	
- 1 Foot	Building	B =	3.31	\$50,000.00	\$1,655.00			
		A =	1.21	\$50,000.00	\$605.00			
	Content	B =	3.38	\$20,000.00	\$676.00			
		A =	0.75	\$5,000.00	\$37.50			
					\$2,973.50	\$30.00	\$3,003.50	

-2 Ft or more Below BFE = Submit to Rate  
Revised 6/30/2007; rates effective 5/1/2007  
Examples do not include added ICC premium. Add \$6.00 for ICC coverage.  
Susan W. Wilson, DHS/FEMA RIV Insurance Liaison