



FLOOD RISK EVALUATION REPORT

STEPS TO LOWER YOUR FLOOD INSURANCE

CLIENT INFORMATION

NAME: ██████████
ADDRESS: ██████ Oakwood Street
CITY: Clearwater
STATE: FL
ZIP: 33755
PHONE: ██████████
EMAIL: ██████████

INSURED BUILDING ADDRESS

ADDRESS: ██████ Oakwood Street
CITY: Clearwater
STATE: FL
ZIP: 33755

REPORT PREPARED BY

Brendan Kane, Certified Floodplain Manager
CFM #US-13-07255
p: (877) 441-8368
e: bkane@yourfloodrisk.com



CURRENT PREMIUM * Actuarial Rate \$5,491
CURRENT NFIP RATING -2

AFTER F.R.E. PREMIUM \$1,102
AFTER F.R.E. NFIP RATING 0

See end of report for formal **Risk Reduction** insurance quote.

ANNUAL SAVINGS

1 YEAR \$4,389 5 YEARS \$21,945
10 YEARS \$43,890 20 YEARS \$87,780

PREMIUM REDUCTION

80%

*This rate is based on a new policy rated off of your Elevation Certificate information.

F.R.E. STEPS TO LOWER FLOOD INSURANCE



Additional venting is needed for improved compliance. With a new policy you would be rated off of the lowest floor, which is the garage floor in your case. If proper flood venting is added to the garage, this floor becomes exempt and you are rated off of your first living floor. This would drastically reduce the premium.

Report Requested By: Homeowner

Insurance Renewal: Not Available

Potential Refund Check: \$4,389.00





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EXISTING BUILDING CURRENT NFIP RATING -2 Current Premium \$5,491



= FEMA FLOODPLAIN LEVEL 55.00 = LOWEST RATED FLOOR 52.7

MITIGATED BUILDING AFTER F.R.E. NFIP RATING 0 Current Premium \$1,102



= FEMA FLOODPLAIN LEVEL 55.00 = LOWEST RATED FLOOR 55.10

F.R.E. STEPS TO REDUCE PREMIUM ON NEXT PAGE



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MITIGATION STEP TO LOWER FLOOD INSURANCE

Flood Venting



The house does not require venting of any enclosed areas.

Install 2 Smart Vents into the garage, model 1540-524/574 (for garage doors). These cover 200 square feet individually, and would therefore provide 400 square feet of coverage. **The Square footage of the garage has been estimated at 400 sq ft for this report.**

FLOOD VENTING PLACEMENT REQUIREMENTS- There must be at least two flood vents on different walls per enclosed area below the Base Flood Elevation (BFE). The bottom of each flood vent shall be not more than 1 foot above the higher of the final interior grade or flood and finished exterior grade immediately under each opening.

“SMART VENT® REBATE OFFER: To receive your \$50 pre-paid VISA gift card, send a picture showing one of the Smart Vents installed in your property to rebate@yourfloodrisk.com, along with one serial number off one of the Smart Vents. **One rebate eligible per property; rebate must be claimed within 6 months of original F.R.E. Flood Risk Report provided.**

Fill/Grading



Filling or excavating around this structure would not be warranted for reduced flood rates.

Mechanicals



The mechanicals of the home need to be elevated above the BFE for protection. This will not affect your new NFIP Flood Insurance Quote.



LOMA Eligible

If checked, Lowest Adjacent Grade (LAG) is above the Base Flood Elevation (BFE). You may be eligible to your home removed from the flood zone.

REMEMBER: REDUCING THE RISK, REDUCES THE PREMIUM

CURRENT PREMIUM \$5,491.00

AFTER F.R.E. PREMIUM \$1,102.00

See end of report for exclusive "RRP" insurance quote



Recommended Installer

NAME: Across the Pond, Inc.

PHONE: (813) 362-8692

ADDRESS:

WEBSITE:



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DEFINITIONS

BASE FLOOD ELEVATION (BFE) or FEMA FLOODPLAIN LEVEL	The calculated level in which water can rise to during a 1% annual chance flood event.
BREAK AWAY WALL	A wall that does not serve as structural support and is designed to collapse under a specific lateral force.
CFM	The Association of State Floodplain Managers (ASFPM) has established a national program for certifying floodplain managers. This program recognizes continuing education and professional development that enhances the knowledge and performance of local, state, federal, and private-sector floodplain management professionals.
ENCLOSED AREA	Portion of an elevated building that is either partially or fully shut-in by rigid walls.
EXCAVATE	Remove soil from the lowest ground level directly outside of an enclosed area.
FILL	Adding soil to enclosed areas in order to raise the bottom floor.
FLOOD VENT	Opening in an enclosed structure intended to allow the free passage of water between the interior and exterior.
GRANDFATHERING	Post FIRM homes that were built into compliance with prior floodplain management regulations will not be effected by new greater risk designations.
LAG	Lowest ground level directly outside of an enclosed area.
LIFT	Process of separating a house from its foundation and raising it with hydraulic jacks. This is done to raise the living floor above the BFE.
LOMA	Letter or Map Amendment issued by FEMA after an Elevation Certificate is submitted confirming the structure is out of the floodplain.
LOWEST RATED FLOOR	The lowest floor of the lowest enclosed area (including basement) that is subject to NFIP rating. This has the opportunity to change with mitigation steps to achieve a better NFIP rating.
MECHANICALS	Electrical, heating, ventilation, plumbing, and air conditioning equipment. This must be at or above the BFE.
NEXT HIGHER FLOOR	First floor above the crawlspace or basement in an elevated building.
SUBGRADE	Crawlspace or basement floor that is below the outside crowd level on all sides.
ZONE A	A special flood hazard area that has a 1% annual chance of substantial flooding.
ZONE V	A coastal high hazard area that has a 1% annual chance of substantial flooding along with storm induced waves.



