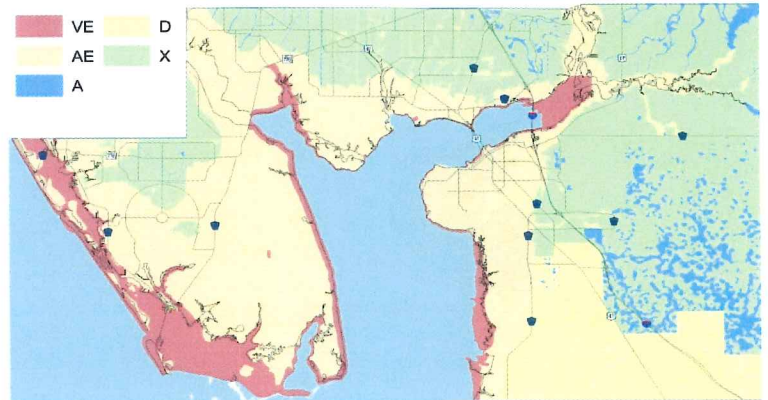




## Charlotte County, Florida NFIP Data

- 39,000 policies in Charlotte County
- 4,891 Pre-Firm Policies
  - 1,313 Immediate impacts
    - Non-primary 1,087
    - Non-residential 187
    - Severe repetitive loss 39
  - 3,578 impacted upon triggers
  - 25% per year until actuarial
- CRS
  - 2,000 communities in us participate
  - Charlotte county ranked 8th in the Nation as a class 5 community
  - Provides our community with a 25% discount on policies
  - Results in \$6.2M in savings per year



### Pre-FIRM Single Family Homes in High Risk Flood Zones

Count: 8,412  
 Median Market Value: \$122,226  
 Median Size of Living Area: 1,341s.f.

### Pre-FIRM Business Property High Risk Flood Zones

Count: 467  
 Value from 2013 Tax Roll: \$167,532,181

## Examples of BW12 Impacts

### Commercial Property in Charlotte County

Coverage: \$175,000 Building, \$50,000 Contents

2012 Premium: \$2,000  
 Premium at BFE: \$10,891

### Residential Property in Charlotte County

Coverage: \$250,000 Building, \$75,000 Contents

2012 Premium: \$5,000  
 Premium at BFE: \$35,000

### Generic Example

Coverage: \$250,000 Building, No Contents

PREMIUM AT 4 FEET BELOW  
 BASE FLOOD ELEVATION

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

PREMIUM AT  
 BASE FLOOD ELEVATION

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

Annual increase (25% per year)

Current Pre-FIRM Premium	\$1,410
Year 1 Premium	\$2,205
Year 2 Premium	\$2,756
Year 3 Premium	\$3,445
Year 4 Premium	\$4,306
Year 5 Premium	\$5,383
Year 6 Premium	\$6,729
Year 7 Premium	\$8,411
Year 8 Premium	\$9,500

