How Much is Flood Insurance? Primary Variables That Contribute To Flood Insurance Costs



Distance to Water

The building's distance to flooding sources, including the distance to a coast, ocean, river, or lake.



Ground Elevation

The ground elevation where the building is located relative to the elevation of the surrounding area and the elevation of nearby flooding sources.



Other Factors

Other building characteristics including the community where the building is located and how that relates to the Community Rating System discount or whether the building is on a barrier island.

Be sure to review FEMA's Risk Rating 2.0 and consult with an insurance agent. REALTORS[®] are members of the National Association of REALTORS[®].

