

YOUR GUIDE TO THE COSTS OF FLOOD DAMAGE



If your home were flooded, how much could it cost you? Even a mere inch of water can result in thousands of dollars of damage. Check these scenarios and learn more at: www.floodsmart.gov.

SCENARIO 1: AVERAGE HOME

2,500 sqft, one-story home with possessions worth \$50,000

Interior Water Depth (Inches)	Cost to Home	Cost to Personal Property	Combined Loss Potential
1"	\$23,635	\$3,172	\$26,807
3"	\$24,370	\$4,917	\$29,287
5"	\$31,425	\$13,914	\$45,339
7"	\$37,691	\$17,700	\$55,391
9"	\$38,553	\$23,547	\$62,100
12"	\$39,845	\$32,317	\$72,162
24"	\$44,325	\$43,001	\$87,326
36"	\$47,905	\$46,633	\$94,538
48"	\$53,355	\$50,000	\$103,355

SCENARIO 2: SMALL HOME

1,000 sqft, one-story home with possessions worth \$20,000

Interior Water Depth (Inches)	Cost to Home	Cost to Personal Property	Combined Loss Potential
1"	\$9,550	\$1,269	\$10,819
3"	\$9,820	\$1,970	\$11,790
5"	\$12,780	\$5,474	\$18,254
7"	\$15,508	\$7,019	\$22,527
9"	\$15,925	\$9,335	\$25,260
12"	\$16,550	\$12,810	\$29,360
24"	\$19,500	\$17,160	\$36,660
36"	\$21,100	\$18,731	\$39,831
48"	\$23,400	\$20,000	\$43,400



REMEMBER!

Flood damage is not covered by most homeowners insurance policies. If you don't have a separate flood insurance policy, you'll be paying the full cost to repair flood damage to your home and to replace damaged belongings. Flood insurance is more affordable than you might think. Call our agency and ask for a flood insurance quote from The Hartford today!

SCENARIO 3: LARGE HOME

5,000 sqft, multi-story home with possessions worth \$100,000

Interior Water Depth (Inches)	Cost to Home	Cost to Personal Property	Combined Loss Potential
1"	\$47,110	\$6,344	\$53,454
3"	\$48,620	\$9,828	\$58,448
5"	\$62,500	\$27,996	\$90,496
7"	\$74,662	\$35,512	\$110,174
9"	\$76,265	\$47,247	\$123,512
12"	\$78,670	\$64,849	\$143,519
24"	\$85,700	\$86,075	\$171,775
36"	\$92,580	\$93,124	\$185,704
48"	\$103,280	\$100,000	\$203,280



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Source: National Flood Services, FloodTools.com. Estimates based on national FEMA flood loss tables of cash value loss.