

Estimated Flood Loss Potential

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
2"	\$23,720	\$3,172	\$26,892
3"	\$24,370	\$4,917	\$29,287
4"	\$31,345	\$7,207	\$38,552
5"	\$31,425	\$13,914	\$45,339
6"	\$37,260	\$14,777	\$52,037
7"	\$37,691	\$17,700	\$55,391
8"	\$38,122	\$20,624	\$58,746
9"	\$38,553	\$23,547	\$62,100
10"	\$38,983	\$26,470	\$65,453
11"	\$39,414	\$29,394	\$68,808
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
2"	\$9,620	\$1,269	\$10,889
3"	\$9,820	\$1,970	\$11,790
4"	\$12,730	\$2,924	\$15,654
5"	\$12,780	\$5,474	\$18,254
6"	\$15,300	\$5,861	\$21,161
7"	\$15,508	\$7,019	\$22,527
8"	\$15,717	\$8,177	\$23,894
9"	\$15,925	\$9,335	\$25,260
10"	\$16,133	\$10,493	\$26,626
11"	\$16,342	\$11,652	\$27,994
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

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
2"	\$47,220	\$6,344	\$53,564
3"	\$48,620	\$9,828	\$58,448
4"	\$62,370	\$14,337	\$76,707
5"	\$62,500	\$27,996	\$90,496
6"	\$73,860	\$29,645	\$103,505
7"	\$74,662	\$35,512	\$110,174
8"	\$75,463	\$41,380	\$116,843
9"	\$76,265	\$47,247	\$123,512
10"	\$77,067	\$53,114	\$130,181
11"	\$77,868	\$58,982	\$136,850
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

Source: National Flood Services

Estimates based on national FEMA flood loss tables of cash value loss.