Mitigating the Wagners
Peoria, IL
Stats

• Substantial Improvement 1992 | Elevated
• Diagram 7 Unfinished
• Primary Residence
• Zone A13 | BFE: 460 Firm: 1980
• Elevation of 1st living floor: 460.59 (461 rounded)
• NFIP Premium: $2,038 ($177,00 Building Coverage)
**RATING DESCRIPTION**

<table>
<thead>
<tr>
<th>Property/Building</th>
<th>Contents Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured's Principal Residence: Y</td>
<td></td>
</tr>
<tr>
<td>Single family; Two floors; Enclosure with proper openings; Includes Addition and Extension</td>
<td></td>
</tr>
<tr>
<td>Date of construction or substantial improvement was on 06/01/1920</td>
<td></td>
</tr>
</tbody>
</table>

**LOCATION INFORMATION**

Community Name: PEORIA, CITY OF No: 1705360015B

**COVERAGE AND RATING INFORMATION**

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Coverage Limit</th>
<th>Deductible</th>
<th>Rate</th>
<th>Deductible Discount</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>$ 177,000</td>
<td>$ 1,000</td>
<td>00.57/00.09</td>
<td>$ 0.00</td>
<td>$ 447.00</td>
</tr>
<tr>
<td>Contents</td>
<td>$ 0</td>
<td>$ 0</td>
<td>00.00/00.00</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>

**ICC PREMIUM**

ANNUAL SUBTOTAL $ 452.00
RESERVE FUND ASSESSMENT $ 23.00
FEDERAL POLICY FEE $ 44.00

TOTAL PREMIUM $ 519.00
ENDORSEMENT PREMIUM $ -2,038.00

THIS IS NOT A BILL
- No flood openings
- Elevated 1992
- Should not be receiving subsidized rates
Should be a diagram
7
Should document square footage which is 968 sq.ft
Where is the first floor compared to the BFE? 460.59-460= .59 Rounded to +1

Without Flood Openings where is the lowest rated floor? 460-450.93= 9.07 Negative 9
NFIP Rates At The Bottom Floor
450.93' (-9) Rating

Actuarial Rates would show the premium close to $10,000
(5) Engineered Openings Needed
- 2 different walls
- Within 12” of adjacent grade
ELEVATION CERTIFICATE

IMPORTANT: follow the instructions on pages 1-9.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name: Robert Wagner
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.), or RD, Route and Box No.: 4216 N. Galena Road
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.): A parcel of land in Section 26, T6N, R8E, 4th PM, described in Doc. No. 05-28628 in the Recorder's Office of Peoria County, IL.
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.):
A5. Latitude/Longitude: Lat. 40°33'30'' Long. 89°44'31''
A6. Elevations:
A7. Building Diagram Number: 2
A8. For a building with a crawlspace or enclosure(s):
   a. Square footage of crawlspace or enclosure(s):
   b. Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade:
   c. Total net area of flood openings in A8.b:
   d. Engineered flood openings? Yes No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION
B1. Municipality Name & Community Number: Peoria 170536
B2. County Name: Peoria
B3. State: IL
B4. Map/Panel Number: 170536 0015
B5. Suffix: B
B6. FIRM Index Date: 02/01/1980
B7. FIRM Panel Effective/Revised Date: 02/01/1980
B8. Flood Zone(s):
B9. Base Flood Elevation(s) (Zone A0, use base flood depth):

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)
C1. Building elevations are based on:
   A. Building Under Construction
   Benchmark Used: SPG
   Datum Used: NAVD 1988
   Datum used for building elevations must be the same as that used for the BFE.
   a. Top of basement floor (including basement, crawlspace, or enclosure floor):
   b. Top of the next higher floor:
   c. Bottom of the lowest horizontal structural member (V Zones only):
   d. Attached garage (top of slab):
   e. Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments):
   f. Lowest adjacent (finished) grade next to building (LAG):
   g. Highest adjacent (finished) grade next to building (HAG):
   h. Lowest adjacent grade at lowest elevation of deck or stairs, including structural support:

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Check here if comments are provided on back of form.
Check here if attachments are provided.

Replaces all previous editions.
NFIP Rates At The Bottom Floor
450.93' (-9) Rating

Actuarial Rates would show the premium close to $10,000
Because of these
New Premium

Old Premium: $2,038

New Premium: $511
75% Reduction

Retrofit Cost: $1,200
Happy Residents
Instant Return on Investment

Checks total: $2,220.79 – Retrofit $1,200 = $1,020.79 For Vacation!
Not the End of the Story
June 17th, 2015

“Along with the yearly insurance savings our mortgage payment has drop as well so we really did save a lot of money by installing the Smart Vents. *If you have not heard the Illinois River is flooding and we are prepared because of YOU. I am attaching a picture of the Smart Vents in action*”.

Rob Wagner
Look at the Debris.... Flood Openings on this wall were activated from the inside out.
Still Standing