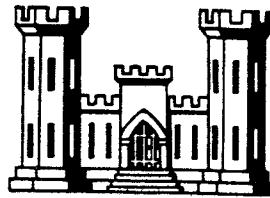


# FLOOD INSURANCE STUDY

## NAPLES, FLORIDA



PREPARED FOR THE  
FEDERAL INSURANCE ADMINISTRATION  
BY THE  
JACKSONVILLE DISTRICT, CORPS OF ENGINEERS  
JACKSONVILLE, FLORIDA

MAY 1971



DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL INSURANCE ADMINISTRATION  
WASHINGTON, D. C. 20410

November 23, 1971

IN REPLY REFER TO:

IFE

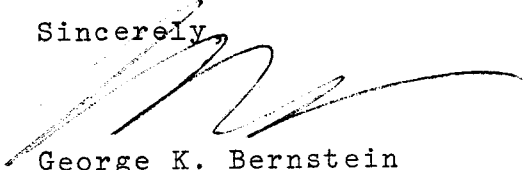
Mr. Harold Williams  
City Manager  
City of Naples  
723 8th Street South  
Naples, Florida 33940

Dear Mr. Williams:

Enclosed is a copy of the flood insurance rate study which was used in preparing the flood hazard boundary map for your community. This study and the rate tables previously furnished you may be useful in developing a sound flood plain management program.

It is required that zone boundaries follow identifiable features or be referenced from identifiable features on the ground; therefore, it was necessary in some instances to use different boundary locations from those appearing in the study. Federal Insurance Administration rate tables may also differ from those contained in flood studies because of the application of new insurance factors developed after receipt of the study.

Sincerely,



George K. Bernstein  
Federal Insurance  
Administrator

Enclosure

cc: State Coordinating Agency w/encl.

FLOOD INSURANCE STUDY  
NAPLES, FLORIDA

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## NAPLES, FLORIDA, FLOOD INSURANCE STUDY

1. Authority for study. This study analyzes the flood potential and the damages related thereto in the city of Naples, Florida. It was prepared by the Jacksonville District, Corps of Engineers, at the request of the Federal Insurance Administration of the Department of Housing and Urban Development. The study develops average annual damages and related data needed to establish flood insurance rates for a Type 4 study. Basis of authority is contained in the National Flood Insurance Act of 1969, Public Law 90-448 of 1 August 1968 and subsequent criteria. Assignment of the Naples, Florida, study to the Jacksonville District is contained in ENG CW-PF letter dated 8 May 1970.
  
2. Financing of study. The Federal Insurance Administration financed the study by reimbursement of funds to the Corps of Engineers.
  
3. Description of study area. The city of Naples is located on the lower west coast of Florida, about 100 miles west-northwest of Miami. It had a population of 12,042 in the 1970 census. The study area includes all the area within the corporate limits of Naples and covers an area of about 10.5 square miles (see plate 1). Gordon River and Naples Bay divide the southeast part of the city. Most of the city lies at an elevation of between 3 and 10 feet<sup>(1)</sup>. A ridge with elevations above 10 feet runs through the north central part of the city. The maximum elevation along the ridge is about 18 feet. The entire city is subject to hurricane tide flooding except for some small areas towards the north end of this ridge.

1

(1) Unless otherwise specified, all elevations are in feet referred to mean sea level.

4. Description of work.

a. Hydrologic studies. Hurricane Donna in 1960 caused severe flooding over most of Naples from high tides. The observed high water marks supplemented with computed data provide the basis for determining tidal-flood characteristics in the area. A major hurricane would inundate nearly all of Naples. Flood stages would differ some for different parts of the city depending upon elevation and location. In addition, property immediately adjacent to the beach would be subject to additional damage from wave action. Flooding of lower lands around Naples Bay and Moorings Bay would occur as an almost flat water surface with little or no slope. These variations in flood characteristics required four different stage-frequency curves for adequate portrayal; the curves are shown on plate 9.

b. Classes of structures and contents. All residential structures and contents within the study area are classified according to the following designations.

of contents, two percent was deducted from each value of percent damage. Factors used to determine actuarial rates vary according to the following schedule.

<u>If Rate for Flood Damage Less Deductible is</u>	<u>This Factor is Used to Compute the Actuarial Rate*</u>
Up to \$2.50	3.34
2.51 to 3.00	3.28
3.01 to 4.00	3.24
4.01 to 5.00	3.18
5.01 to 6.00	3.12
6.01 Up	3.08

\* NOTE: These factors make adjustments for expense load and co-insurance or under-insurance.

g. Determination of average annual rates. Rates were determined using a modified version of the computer program in "Guidelines for Flood Insurance Studies." Average annual flood damage rates were computed by integration of depth-percent damage values and interval of percent chance of flooding values. Deductible rates were computed by the same method using depth-percent damage values that were reduced by 2 percent. Premium risk rates were computed by multiplying the deductible rates by the appropriate adjustment factors listed above. Minimum premium rates per \$100 value furnished by the Federal Insurance Administration are as follows:

Structures without basements--  
     \$.05 for structure  
     \$.10 for contents



Structures with basements--

\$.10 for structure

\$.20 for contents where any part thereof is located in the basement.

The results are presented in tables 4 through 24.

h. Adjustment of rates for zones. In accordance with the "Guidelines for Flood Insurance," the general rates are modified for each zone. A sample adjustment of rates is shown on table 25. The average rate in each zone is a weighted average based on the number of residences and the actuarial rate at various first floor elevations. Table 26 lists for each zone the number of houses at various first floor levels used in determining average rates. These totals include 38 additional houses with estimated floor elevations not included in the sample survey which were added to adequately represent areas left out in the sampling survey. A summary of the actuarial rates and the average actuarial rates for each zone are shown on tables 27, 28, 29, and 30.

\* 5. Description of pertinent data being retained. Basic information used in the derivation of hydrologic and hydraulic computations, as well as that used in constructing depth-damage relationships, are not included in this report. These data are on file at the Jacksonville District of the Corps of Engineers.

TABLE 2

FLOOD INSURANCE STUDY  
NAPLES, FLORIDA

DEPTH-PERCENT DAMAGE RELATIONSHIP  
(Damage in percent of total replacement value)

Depth Above or Below First Floor (Feet)	Structures					Contents				
	<u>IN</u>	<u>INV</u>	<u>2N</u>	<u>2NV</u>	<u>4</u>	<u>F</u>	<u>FV</u>	<u>FS</u>	<u>FSV</u>	<u>M</u>
-3		0.0		0.0						
-2		0.9		0.9						
-1	0.0	2.7	0.0	2.7			0.0		0.0	
0	1.1	7.1	0.8	7.1	0.0	0.0	21.0	0.0	19.0	0.0
1	8.3	11.9	4.3	11.9	50.0	21.0	40.5	19.0	35.0	30.0
2	15.0	15.2	7.1	15.2	71.0	40.5	56.0	35.3	44.6	56.5
3	20.5	21.9	9.5	21.9	82.0	56.0	70.7	44.4	50.2	71.8
4	24.8	33.3	11.5	33.3	87.0	66.5	85.4	50.0	53.8	79.1
5	27.5	47.3	13.0	47.3	89.5	73.1	100	53.8	58.2	83.7
6	29.4	62.8	14.1	62.8	90.8	77.5		56.7	65.6	86.6
7	31.5	79.5	15.1	79.5	91.0	80.0		58.6	79.5	88.5
8	37.3	100	17.7	100				59.9	100	89.6
9	46.1		21.4					61.0		90.0
10			24.5					66.0		
11			26.6					72.0		
12			28.2					75.6		
13			29.5					77.9		
14			30.3					79.1		
15			31.0							
16			33.3							
17			38.1							

TABLE 3

NAPLES  
ZONE AIV

FEET BELOW OR ABOVE 100-YEAR FLOOD	EL.	FREQ. YEARS	PCT. CHANCE / 100	FREQ. INTR.
-12.5	0.0	2.5	0.4000	0.0296
-12.0	0.5	2.7	0.3704	0.0255
-11.5	1.0	2.9	0.3448	0.0222
-11.0	1.5	3.1	0.3226	0.0285
-10.5	2.0	3.4	0.2941	0.0238
-10.0	2.5	3.7	0.2703	0.0203
-9.5	3.0	4.0	0.2500	0.0278
-9.0	3.5	4.5	0.2222	0.0222
-8.5	4.0	5.0	0.2000	0.0214
-8.0	4.5	5.6	0.1786	0.0223
-7.5	5.0	6.4	0.1562	0.0174
-7.0	5.5	7.2	0.1389	0.0169
-6.5	6.0	8.2	0.1220	0.0144
-6.0	6.5	9.3	0.1075	0.0141
-5.5	7.0	10.7	0.0935	0.0135
-5.0	7.5	12.5	0.0800	0.0115
-4.5	8.0	14.6	0.0685	0.0104
-4.0	8.5	17.2	0.0581	0.0098
-3.5	9.0	20.7	0.0483	0.0083
-3.0	9.5	25.0	0.0400	0.0072
-2.5	10.0	30.5	0.0328	0.0065
-2.0	10.5	38.0	0.0263	0.0055
-1.5	11.0	48.0	0.0208	0.0047
-1.0	11.5	62.0	0.0161	0.0035
-0.5	12.0	79.0	0.0127	0.0029
0.0	12.5	102.0	0.0098	0.0022
0.5	13.0	132.0	0.0076	0.0017
1.0	13.5	171.0	0.0058	0.0013
1.5	14.0	221.0	0.0045	0.0010
2.0	14.5	285.0	0.0035	0.0008
2.5	15.0	370.0	0.0027	0.0006
3.0	15.5	480.0	0.0021	0.0005
3.5	16.0	620.0	0.0016	0.0016
4.0	16.5	9999.0	0.0000	0.0000

Table 3--(Cont'd)

NAPLES  
Zones A2, B2 & C2

FEEET BELOW OR ABOVE 100-YEAR FLOOD	EL.	FREQ. YEARS	PCT. CHANCE / 100	FREQ. INTR.
-8.0	3.1	4.0	0.2500	0.0278
-7.5	3.6	4.5	0.2222	0.0335
-7.0	4.1	5.3	0.1887	0.0192
-6.5	4.6	5.9	0.1695	0.0224
-6.0	5.1	6.8	0.1471	0.0221
-5.5	5.6	8.0	0.1250	0.0186
-5.0	6.1	9.4	0.1064	0.0155
-4.5	6.6	11.0	0.0909	0.0157
-4.0	7.1	13.3	0.0752	0.0127
-3.5	7.6	16.0	0.0625	0.0125
-3.0	8.1	20.0	0.0500	0.0100
-2.5	8.6	25.0	0.0400	0.0077
-2.0	9.1	31.0	0.0323	0.0073
-1.5	9.6	40.0	0.0250	0.0065
-1.0	10.1	54.0	0.0185	0.0046
-0.5	10.6	72.0	0.0139	0.0039
0.0	11.1	100.0	0.0100	0.0029
0.5	11.6	140.0	0.0071	0.0022
1.0	12.1	202.0	0.0050	0.0016
1.5	12.6	300.0	0.0033	0.0011
2.0	13.1	450.0	0.0022	0.0008
2.5	13.6	700.0	0.0014	0.0014
3.0	14.1	99999.0	0.0000	0.0000

Table 3 (Cont'd)

NAPLES  
ZONE A3

FEET BELOW OR ABOVE 100-YEAR FLOOD	EL.	FREQ. YEARS	PCT. CHANCE / 100	FREQ. INTR.
-9.0	1.1	2.5	0.4000	0.0429
-8.5	1.6	2.8	0.3571	0.0346
-8.0	2.1	3.1	0.3226	0.0285
-7.5	2.6	3.4	0.2941	0.0377
-7.0	3.1	3.9	0.2564	0.0291
-6.5	3.6	4.4	0.2273	0.0312
-6.0	4.1	5.1	0.1961	0.0321
-5.5	4.6	5.1	0.1639	0.0250
-5.0	5.1	7.2	0.1389	0.0226
-4.5	5.6	8.6	0.1163	0.0201
-4.0	6.1	10.4	0.0962	0.0174
-3.5	6.6	12.7	0.0787	0.0162
-3.0	7.1	15.0	0.0625	0.0132
-2.5	7.6	20.3	0.0493	0.0115
-2.0	8.1	26.5	0.0377	0.0095
-1.5	8.6	35.4	0.0282	0.0078
-1.0	9.1	49.0	0.0204	0.0061
-0.5	9.6	70.0	0.0143	0.0043
0.0	10.1	100.0	0.0100	0.0034
0.5	10.6	152.0	0.0066	0.0025
1.0	11.1	245.0	0.0041	0.0016
1.5	11.6	400.0	0.0025	0.0011
2.0	12.1	740.0	0.0014	0.0013
2.5	12.6	9999.0	0.0000	0.0000

Table 3--(Cont'd)

NAPLES  
ZONE A4

FEET BELOW OR ABOVE 100-YEAR FLOOD	EL.	FREQ. YEARS	PCT. CHANCE / 100	FREQ. INTR.
-7.0	1.0	2.7	0.3704	0.0478
-6.5	1.5	3.1	0.3226	0.0448
-6.0	2.0	3.6	0.2778	0.0397
-5.5	2.5	4.2	0.2381	0.0381
-5.0	3.0	5.0	0.2000	0.0387
-4.5	3.5	6.2	0.1613	0.0314
-4.0	4.0	7.7	0.1299	0.0268
-3.5	4.5	9.7	0.1031	0.0224
-3.0	5.0	12.4	0.0806	0.0189
-2.5	5.5	16.2	0.0617	0.0156
-2.0	6.0	21.7	0.0461	0.0127
-1.5	6.5	30.0	0.0333	0.0102
-1.0	7.0	43.2	0.0231	0.0078
-0.5	7.5	65.0	0.0154	0.0054
0.0	8.0	100.0	0.0100	0.0035
0.5	8.5	155.0	0.0065	0.0025
1.0	9.0	250.0	0.0040	0.0016
1.5	9.5	420.0	0.0024	0.0010
2.0	10.0	700.0	0.0014	0.0014
2.5	10.5	9999.0	0.0000	0.0000

TABLE 4

NAPLES  
 ZONE A1V  
 CLASS 1+2NV  
 100-YEAR FLOOD EL.= 12.5

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
3.0	-9.5	9.12	8.43	25.96
3.5	-9.0	7.96	7.31	22.52
4.0	-8.5	6.89	6.30	19.40
4.5	-8.0	5.93	5.39	16.80
5.0	-7.5	5.07	4.58	14.56
5.5	-7.0	4.32	3.87	12.53
6.0	-6.5	3.65	3.25	10.52
6.5	-6.0	3.07	2.71	8.90
7.0	-5.5	2.57	2.25	7.52
7.5	-5.0	2.14	1.86	6.20
8.0	-4.5	1.77	1.52	5.08
8.5	-4.0	1.45	1.23	4.11
9.0	-3.5	1.17	0.98	3.28
9.5	-3.0	0.94	0.78	2.60
10.0	-2.5	0.75	0.61	2.04
10.5	-2.0	0.59	0.48	1.59
11.0	-1.5	0.46	0.36	1.22
11.5	-1.0	0.36	0.28	0.92
12.0	-0.5	0.27	0.21	0.69
12.5	0.0	0.21	0.15	0.51
13.0	0.5	0.15	0.11	0.37
13.5	1.0	0.11	0.08	0.27
14.0	1.5	0.08	0.06	0.19
14.5	2.0	0.06	0.04	0.14
15.0	2.5	0.05	0.03	0.10
15.5	3.0	0.03	0.02	0.07
16.0	3.5	0.02	0.01	0.05
16.5	4.0	0.01	0.01	0.05
17.0	4.5	0.01	0.00	0.05
17.5	5.0	0.00	0.00	0.05
18.0	5.5	0.00	0.00	0.05
18.5	6.0	0.00	0.00	0.05
19.0	6.5	0.00	0.00	0.05
19.5	7.0	0.00	0.00	0.05

TABLE 5

NAPLES  
 ZONE A1V  
 CLASS FV  
 100-YEAR FLOOD EL. = 12.5

1ST FLOOR EL,	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
3.0	-9.5	17.63	17.04	52.49
3.5	-9.0	15.75	15.21	46.84
4.0	-8.5	13.95	13.45	41.44
4.5	-8.0	12.28	11.84	36.46
5.0	-7.5	10.76	10.36	31.91
5.5	-7.0	9.36	9.01	27.74
6.0	-6.5	8.11	7.80	24.01
6.5	-6.0	6.98	6.70	20.64
7.0	-5.5	5.96	5.72	17.84
7.5	-5.0	5.05	4.83	15.37
8.0	-4.5	4.23	4.05	12.87
8.5	-4.0	3.52	3.36	10.88
9.0	-3.5	2.90	2.76	9.06
9.5	-3.0	2.36	2.25	7.50
10.0	-2.5	1.91	1.81	6.05
10.5	-2.0	1.52	1.44	4.82
11.0	-1.5	1.20	1.14	3.80
11.5	-1.0	0.94	0.89	2.96
12.0	-0.5	0.72	0.68	2.27
12.5	0.0	0.55	0.52	1.73
13.0	0.5	0.42	0.39	1.31
13.5	1.0	0.31	0.29	0.98
14.0	1.5	0.23	0.22	0.73
14.5	2.0	0.17	0.16	0.53
15.0	2.5	0.12	0.11	0.38
15.5	3.0	0.08	0.08	0.26
16.0	3.5	0.05	0.05	0.16
16.5	4.0	0.03	0.02	0.10
17.0	4.5	0.01	0.01	0.10
17.5	5.0	0.00	0.00	0.10



TABLE 6

NAPLES  
 ZONE A1V  
 CLASS FSV  
 100-YEAR FLOOD EL. = 12.5

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
3.0	-9.5	13.52	12.93	39.84
3.5	-9.0	12.03	11.49	35.38
4.0	-8.5	10.61	10.11	31.15
4.5	-8.0	9.31	8.86	27.30
5.0	-7.5	8.13	7.73	23.82
5.5	-7.0	7.07	6.71	20.67
6.0	-6.5	6.12	5.81	18.13
6.5	-6.0	5.29	5.01	15.63
7.0	-5.5	4.53	4.29	13.64
7.5	-5.0	3.86	3.64	11.80
8.0	-4.5	3.25	3.06	9.93
8.5	-4.0	2.71	2.55	8.37
9.0	-3.5	2.24	2.10	7.01
9.5	-3.0	1.82	1.71	5.70
10.0	-2.5	1.47	1.37	4.59
10.5	-2.0	1.17	1.09	3.66
11.0	-1.5	0.93	0.86	2.88
11.5	-1.0	0.72	0.67	2.24
12.0	-0.5	0.56	0.52	1.74
12.5	0.0	0.43	0.40	1.34
13.0	0.5	0.33	0.31	1.03
13.5	1.0	0.26	0.24	0.79
14.0	1.5	0.19	0.18	0.60
14.5	2.0	0.15	0.13	0.45
15.0	2.5	0.11	0.10	0.32
15.5	3.0	0.07	0.07	0.22
16.0	3.5	0.05	0.04	0.14
16.5	4.0	0.03	0.02	0.10
17.0	4.5	0.01	0.00	0.10
17.5	5.0	0.00	0.00	0.10

TABLE 7

NAPLES  
 Zones A2, B2, & C2  
 CLASS 1N  
 100-YEAR FLOOD EL.= 11.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
4.1	-7.0	3.33	2.92	9.58
4.6	-6.5	2.82	2.46	8.21
5.1	-6.0	2.36	2.05	6.83
5.6	-5.5	1.96	1.69	5.63
6.1	-5.0	1.61	1.38	4.60
6.6	-4.5	1.31	1.11	3.71
7.1	-4.0	1.05	0.88	2.95
7.6	-3.5	0.83	0.69	2.32
8.1	-3.0	0.65	0.54	1.79
8.6	-2.5	0.50	0.41	1.37
9.1	-2.0	0.38	0.31	1.02
9.6	-1.5	0.28	0.22	0.74
10.1	-1.0	0.20	0.16	0.53
10.6	-0.5	0.14	0.11	0.37
11.1	0.0	0.10	0.07	0.25
11.6	0.5	0.07	0.05	0.16
12.1	1.0	0.04	0.03	0.10
12.6	1.5	0.02	0.02	0.05
13.1	2.0	0.01	0.01	0.05
13.6	2.5	0.00	0.00	0.05
14.1	3.0	0.00	0.00	0.05
14.6	3.5	0.00	0.00	0.05
15.1	4.0	0.00	0.00	0.05

TABLE 8

NAPLES  
 Zones A2, B2, & C2  
 CLASS 2N  
 100-YEAR FLOOD EL. = 11.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
4.1	-7.0	1.60	1.21	4.03
4.6	-6.5	1.36	1.01	3.36
5.1	-6.0	1.14	0.83	2.78
5.6	-5.5	0.95	0.68	2.28
6.1	-5.0	0.78	0.56	1.85
6.6	-4.5	0.63	0.44	1.48
7.1	-4.0	0.51	0.35	1.18
7.6	-3.5	0.41	0.27	0.92
8.1	-3.0	0.32	0.21	0.71
8.6	-2.5	0.25	0.16	0.53
9.1	-2.0	0.19	0.12	0.39
9.6	-1.5	0.14	0.08	0.28
10.1	-1.0	0.10	0.06	0.20
10.6	-0.5	0.07	0.04	0.14
11.1	0.0	0.05	0.03	0.09
11.6	0.5	0.03	0.02	0.06
12.1	1.0	0.02	0.01	0.05
12.6	1.5	0.01	0.01	0.05
13.1	2.0	0.01	0.00	0.05
13.6	2.5	0.00	0.00	0.05
14.1	3.0	0.00	0.00	0.05
14.6	3.5	0.00	0.00	0.05
15.1	4.0	0.00	0.00	0.05

TABLE 9

NAPLES  
 Zones A2, B2, & C2  
 CLASS 4  
 100-YEAR FLOOD EL.= 11.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
4.1	-7.0	12.75	12.38	38.12
4.6	-6.5	11.04	10.70	32.95
5.1	-6.0	9.38	9.09	28.00
5.6	-5.5	7.91	7.66	23.60
6.1	-5.0	6.63	6.42	19.78
6.6	-4.5	5.49	5.31	16.56
7.1	-4.0	4.48	4.33	13.76
7.6	-3.5	3.60	3.47	11.25
8.1	-3.0	2.85	2.75	9.01
8.6	-2.5	2.24	2.16	7.20
9.1	-2.0	1.72	1.66	5.53
9.6	-1.5	1.28	1.24	4.12
10.1	-1.0	0.94	0.90	3.02
10.6	-0.5	0.68	0.65	2.17
11.1	0.0	0.48	0.46	1.52
11.6	0.5	0.32	0.31	1.03
12.1	1.0	0.21	0.20	0.67
12.6	1.5	0.13	0.12	0.41
13.1	2.0	0.07	0.07	0.23
13.6	2.5	0.02	0.02	0.07
14.1	3.0	0.00	0.00	0.05

TABLE 10

NAPLES  
 Zones A2, B2, & C2  
 CLASS F  
 100-YEAR FLOOD EL. = 11.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
4.1	-7.0	8.51	8.13	25.03
4.6	-6.5	7.24	6.90	21.25
5.1	-6.0	6.08	5.79	18.05
5.6	-5.5	5.06	4.81	15.29
6.1	-5.0	4.17	3.96	12.82
6.6	-4.5	3.39	3.21	10.40
7.1	-4.0	2.72	2.57	8.43
7.6	-3.5	2.15	2.03	6.76
8.1	-3.0	1.67	1.57	5.26
8.6	-2.5	1.28	1.20	4.02
9.1	-2.0	0.97	0.90	3.01
9.6	-1.5	0.71	0.66	2.19
10.1	-1.0	0.51	0.47	1.57
10.6	-0.5	0.36	0.33	1.09
11.1	0.0	0.24	0.22	0.74
11.6	0.5	0.16	0.14	0.48
12.1	1.0	0.10	0.09	0.29
12.6	1.5	0.06	0.05	0.16
13.1	2.0	0.03	0.02	0.10
13.6	2.5	0.01	0.00	0.10
14.1	3.0	0.00	0.00	0.10

TABLE II

NAPLES  
 Zones A2, B2, & C2  
 CLASS FS  
 100-YEAR FLOOD EL.= 11.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
4.1	-7.0	6.73	6.36	19.58
4.6	-6.5	5.75	5.41	16.88
5.1	-6.0	4.85	4.55	14.47
5.6	-5.5	4.05	3.80	12.31
6.1	-5.0	3.35	3.14	10.18
6.6	-4.5	2.74	2.56	8.40
7.1	-4.0	2.21	2.06	6.88
7.6	-3.5	1.76	1.63	5.45
8.1	-3.0	1.38	1.28	4.26
8.6	-2.5	1.06	0.98	3.28
9.1	-2.0	0.80	0.74	2.47
9.6	-1.5	0.59	0.54	1.81
10.1	-1.0	0.43	0.39	1.30
10.6	-0.5	0.30	0.27	0.92
11.1	0.0	0.21	0.19	0.63
11.6	0.5	0.14	0.12	0.41
12.1	1.0	0.09	0.08	0.26
12.6	1.5	0.05	0.04	0.14
13.1	2.0	0.02	0.02	0.10
13.6	2.5	0.01	0.00	0.10
14.1	3.0	0.00	0.00	0.10

TABLE 12

NAPLES

Zones A2, B2, & C2

CLASS M

100-YEAR FLOOD EL. = 11.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
4.1	-7.0	10.60	10.22	31.47
4.6	-6.5	9.07	8.73	26.88
5.1	-6.0	7.66	7.36	22.68
5.6	-5.5	6.41	6.16	18.97
6.1	-5.0	5.32	5.10	15.92
6.6	-4.5	4.35	4.17	13.25
7.1	-4.0	3.51	3.36	10.88
7.6	-3.5	2.79	2.67	8.75
8.1	-3.0	2.19	2.09	6.98
8.6	-2.5	1.69	1.61	5.39
9.1	-2.0	1.28	1.22	4.06
9.6	-1.5	0.94	0.89	2.99
10.1	-1.0	0.68	0.65	2.16
10.6	-0.5	0.48	0.46	1.52
11.1	0.0	0.33	0.31	1.05
11.6	0.5	0.22	0.21	0.69
12.1	1.0	0.14	0.13	0.43
12.6	1.5	0.08	0.07	0.24
13.1	2.0	0.04	0.03	0.11
13.6	2.5	0.01	0.01	0.10
14.1	3.0	0.00	0.00	0.10

-TABLE 13

NAPLES  
Zone A3

CLASS 1N  
100-YEAR FLOOD EL. = 10.1

1ST FLOOR EL.	1ST FLOOR FROM 100-YEAR FLOOD IN FEET	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.1	-8.0	5.95	5.26	16.43
2.6	-7.5	5.11	4.48	14.26
3.1	-7.0	4.34	3.78	12.26
3.6	-6.5	3.64	3.15	10.21
4.1	-6.0	3.02	2.59	8.50
4.6	-5.5	2.48	2.11	7.06
5.1	-5.0	2.01	1.71	5.70
5.6	-4.5	1.62	1.36	4.53
6.1	-4.0	1.28	1.06	3.55
6.6	-3.5	0.99	0.81	2.72
7.1	-3.0	0.76	0.61	2.05
7.6	-2.5	0.55	0.45	1.50
8.1	-2.0	0.41	0.32	1.07
8.6	-1.5	0.29	0.22	0.74
9.1	-1.0	0.20	0.15	0.50
9.6	-0.5	0.13	0.10	0.32
10.1	0.0	0.08	0.06	0.20
10.6	0.5	0.05	0.03	0.11
11.1	1.0	0.03	0.02	0.06
11.6	1.5	0.01	0.01	0.05
12.1	2.0	0.01	0.00	0.05
12.6	2.5	0.00	0.00	0.05
13.1	3.0	0.00	0.00	0.05
13.6	3.5	0.00	0.00	0.05



TABLE 14

NAPLES  
 ZONE A3  
 CLASS 2R  
 100-YEAR FLOOD EL.= 10.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.1	-8.0	2.85	2.19	7.31
2.5	-7.5	2.45	1.85	6.17
3.1	-7.0	2.08	1.55	5.18
3.6	-6.5	1.75	1.28	4.28
4.1	-6.0	1.45	1.05	3.50
4.6	-5.5	1.20	0.85	2.84
5.1	-5.0	0.97	0.68	2.28
5.6	-4.5	0.78	0.54	1.80
6.1	-4.0	0.62	0.42	1.40
6.6	-3.5	0.49	0.32	1.06
7.1	-3.0	0.37	0.24	0.79
7.6	-2.5	0.28	0.17	0.58
8.1	-2.0	0.20	0.12	0.41
8.6	-1.5	0.15	0.08	0.28
9.1	-1.0	0.10	0.06	0.18
9.6	-0.5	0.07	0.04	0.12
10.1	0.0	0.04	0.02	0.07
10.6	0.5	0.03	0.01	0.05
11.1	1.0	0.02	0.01	0.05
11.6	1.5	0.01	0.00	0.05
12.1	2.0	0.00	0.00	0.05
12.6	2.5	0.00	0.00	0.05
13.1	3.0	0.00	0.00	0.05
13.6	3.5	0.00	0.00	0.05

TABLE 15

NAPLES  
 ZONE A3  
 CLASS 4  
 100-YEAR FLOOD EL.= 10.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.1	-8.0	22.39	21.75	66.99
2.6	-7.5	19.63	19.05	58.66
3.1	-7.0	16.99	16.48	50.75
3.6	-6.5	14.55	14.10	43.43
4.1	-6.0	12.24	11.85	36.50
4.6	-5.5	10.21	9.88	30.43
5.1	-5.0	8.46	8.18	25.20
5.6	-4.5	6.92	6.69	20.59
6.1	-4.0	5.57	5.38	16.79
6.6	-3.5	4.40	4.25	13.50
7.1	-3.0	3.41	3.29	10.64
7.6	-2.5	2.59	2.49	8.31
8.1	-2.0	1.91	1.84	6.14
8.6	-1.5	1.37	1.32	4.40
9.1	-1.0	0.96	0.92	3.06
9.6	-0.5	0.65	0.62	2.08
10.1	0.0	0.42	0.40	1.35
10.6	0.5	0.26	0.25	0.83
11.1	1.0	0.15	0.14	0.47
11.6	1.5	0.07	0.07	0.23
12.1	2.0	0.02	0.02	0.06
12.6	2.5	0.00	0.00	0.05

TABLE 16

NAPLES  
 ZONE A3  
 CLASS F  
 100-YEAR FLOOD EL. = 10.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.1	-8.0	15.21	14.57	44.86
2.6	-7.5	13.11	12.52	38.57
3.1	-7.0	11.17	10.65	32.82
3.6	-6.5	9.40	8.95	27.56
4.1	-6.0	7.81	7.42	22.84
4.6	-5.5	6.42	6.09	18.76
5.1	-5.0	5.22	4.95	15.73
5.6	-4.5	4.19	3.95	12.81
6.1	-4.0	3.30	3.11	10.07
6.6	-3.5	2.55	2.39	7.99
7.1	-3.0	1.93	1.80	6.03
7.6	-2.5	1.43	1.33	4.44
8.1	-2.0	1.03	0.95	3.19
8.6	-1.5	0.72	0.66	2.22
9.1	-1.0	0.49	0.45	1.50
9.6	-0.5	0.32	0.29	0.97
10.1	0.0	0.20	0.18	0.60
10.6	0.5	0.12	0.10	0.34
11.1	1.0	0.06	0.05	0.18
11.6	1.5	0.03	0.02	0.10
12.1	2.0	0.01	0.00	0.10
12.6	2.5	0.00	0.00	0.10

TABLE 17

NAPLES  
 ZONE A3  
 CLASS FS  
 100-YEAR FLOOD EL. = 10.1

1ST FLOOR EL.	1ST FLOOR FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.1	-8.0	11.99	11.34	34.93
2.6	-7.5	10.37	9.79	30.14
3.1	-7.0	8.87	8.35	25.73
3.6	-6.5	7.49	7.04	21.68
4.1	-6.0	6.25	5.86	18.27
4.6	-5.5	5.16	4.83	15.37
5.1	-5.0	4.22	3.95	12.79
5.6	-4.5	3.41	3.18	10.29
6.1	-4.0	2.70	2.51	8.24
6.6	-3.5	2.10	1.95	6.50
7.1	-3.0	1.60	1.48	4.94
7.6	-2.5	1.20	1.10	3.67
8.1	-2.0	0.87	0.79	2.65
8.6	-1.5	0.61	0.56	1.86
9.1	-1.0	0.42	0.38	1.27
9.6	-0.5	0.28	0.25	0.83
10.1	0.0	0.18	0.16	0.52
10.6	0.5	0.10	0.09	0.30
11.1	1.0	0.06	0.05	0.16
11.6	1.5	0.02	0.02	0.10
12.1	2.0	0.01	0.00	0.10
12.6	2.5	0.00	0.00	0.10

TABLE 18

NAPLES  
 ZONE A3  
 CLASS M  
 100-YEAR FLOOD EL. = 10.1

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.1	-8.0	18.83	18.19	56.01
2.6	-7.5	16.33	15.74	48.49
3.1	-7.0	13.99	13.48	41.51
3.6	-6.5	11.85	11.39	35.08
4.1	-6.0	9.89	9.50	29.26
4.6	-5.5	8.19	7.86	24.20
5.1	-5.0	6.71	6.43	19.81
5.6	-4.5	5.42	5.19	16.18
6.1	-4.0	4.31	4.11	13.08
6.6	-3.5	3.35	3.20	10.36
7.1	-3.0	2.56	2.43	8.13
7.6	-2.5	1.91	1.81	6.05
8.1	-2.0	1.39	1.31	4.38
8.6	-1.5	0.93	0.92	3.08
9.1	-1.0	0.67	0.63	2.10
9.6	-0.5	0.44	0.42	1.39
10.1	0.0	0.28	0.26	0.87
10.6	0.5	0.17	0.15	0.51
11.1	1.0	0.09	0.08	0.27
11.6	1.5	0.04	0.03	0.11
12.1	2.0	0.01	0.01	0.10
12.6	2.5	0.00	0.00	0.10

TABLE 19

NAPLES  
 ZONE A4  
 CLASS 1N  
 100-YEAR FLOOD EL. = 8.0

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.0	-6.0	4.17	3.56	11.55
2.5	-5.5	3.38	2.86	9.37
3.0	-5.0	2.69	2.25	7.51
3.5	-4.5	2.11	1.75	5.83
4.0	-4.0	1.63	1.33	4.45
4.5	-3.5	1.24	1.00	3.33
5.0	-3.0	0.92	0.73	2.44
5.5	-2.5	0.67	0.52	1.74
6.0	-2.0	0.47	0.36	1.20
6.5	-1.5	0.32	0.24	0.80
7.0	-1.0	0.21	0.15	0.52
7.5	-0.5	0.14	0.10	0.32
8.0	0.0	0.08	0.06	0.19
8.5	0.5	0.05	0.03	0.11
9.0	1.0	0.03	0.02	0.06
9.5	1.5	0.01	0.01	0.05
10.0	2.0	0.01	0.00	0.05
10.5	2.5	0.00	0.00	0.05
11.0	3.0	0.00	0.00	0.05
11.5	3.5	0.00	0.00	0.05

TABLE 20

NAPLES  
 ZONE A4  
 CLASS 2N  
 100-YEAR FLOOD EL.= 8.0

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.0	-6.0	2.01	1.43	4.79
2.5	-5.5	1.64	1.14	3.81
3.0	-5.0	1.31	0.89	2.97
3.5	-4.5	1.03	0.69	2.30
4.0	-4.0	0.80	0.52	1.74
4.5	-3.5	0.61	0.39	1.29
5.0	-3.0	0.45	0.28	0.94
5.5	-2.5	0.33	0.20	0.66
6.0	-2.0	0.24	0.13	0.45
6.5	-1.5	0.16	0.09	0.30
7.0	-1.0	0.11	0.06	0.19
7.5	-0.5	0.07	0.03	0.12
8.0	0.0	0.04	0.02	0.07
8.5	0.5	0.03	0.01	0.05
9.0	1.0	0.02	0.01	0.05
9.5	1.5	0.01	0.00	0.05
10.0	2.0	0.00	0.00	0.05
10.5	2.5	0.00	0.00	0.05
11.0	3.0	0.00	0.00	0.05
11.5	3.5	0.00	0.00	0.05

TABLE 21

NAPLES  
 ZONE A4  
 CLASS 4  
 100-YEAR FLOOD EL. = 8.0

1ST FLOOR EL.	1ST FLOOR IN FEET		AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		Actuarial
	FROM 100-YEAR FLOOD		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	
2.0	-6.0		17.33	16.77	51.65
2.5	-5.5		14.34	13.86	42.70
3.0	-5.0		11.60	11.20	34.50
3.5	-4.5		9.22	8.90	27.40
4.0	-4.0		7.24	6.98	21.50
4.5	-3.5		5.59	5.38	16.79
5.0	-3.0		4.22	4.06	12.92
5.5	-2.5		3.11	2.99	9.80
6.0	-2.0		2.23	2.14	7.13
6.5	-1.5		1.54	1.47	4.93
7.0	-1.0		1.03	0.98	3.28
7.5	-0.5		0.67	0.63	2.12
8.0	0.0		0.42	0.40	1.34
8.5	0.5		0.26	0.24	0.81
9.0	1.0		0.15	0.14	0.46
9.5	1.5		0.07	0.07	0.23
10.0	2.0		0.02	0.02	0.07
10.5	2.5		0.00	0.00	0.05



TABLE 22

NAPLES  
 ZONE A4  
 CLASS F  
 100-YEAR FLOOD EL. = 8.0

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.0	-6.0	10.82	10.26	31.61
2.5	-5.5	8.76	8.28	25.51
3.0	-5.0	6.96	6.56	20.19
3.5	-4.5	5.43	5.11	15.94
4.0	-4.0	4.18	3.92	12.69
4.5	-3.5	3.15	2.95	9.66
5.0	-3.0	2.32	2.16	7.22
5.5	-2.5	1.67	1.55	5.16
6.0	-2.0	1.16	1.07	3.58
6.5	-1.5	0.79	0.72	2.40
7.0	-1.0	0.51	0.47	1.56
7.5	-0.5	0.32	0.29	0.98
8.0	0.0	0.20	0.18	0.59
8.5	0.5	0.11	0.10	0.34
9.0	1.0	0.06	0.05	0.18
9.5	1.5	0.03	0.02	0.10
10.0	2.0	0.01	0.00	0.10
10.5	2.5	0.00	0.00	0.10

TABLE 23

NAPLES  
 ZONE A4  
 CLASS FS  
 100-YEAR FLOOD EL. = 8.0

1ST FLOOR EL.	1ST FLOOR IN FEET		AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		Actuarial
	FROM 100-YEAR FLOOD	FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE		
2.0	-6.0	8.73	8.17	25.16	
2.5	-5.5	7.10	6.63	20.42	
3.0	-5.0	5.67	5.27	16.45	
3.5	-4.5	4.46	4.14	13.15	
4.0	-4.0	3.45	3.19	10.34	
4.5	-3.5	2.62	2.42	8.07	
5.0	-3.0	1.95	1.79	5.97	
5.5	-2.5	1.41	1.29	4.30	
6.0	-2.0	0.99	0.90	3.00	
6.5	-1.5	0.67	0.61	2.02	
7.0	-1.0	0.44	0.39	1.32	
7.5	-0.5	0.28	0.25	0.84	
8.0	0.0	0.17	0.15	0.51	
8.5	0.5	0.10	0.09	0.30	
9.0	1.0	0.05	0.05	0.16	
9.5	1.5	0.02	0.02	0.10	
10.0	2.0	0.01	0.00	0.10	
10.5	2.5	0.00	0.00	0.10	

TABLE 24

NAPLES  
 ZONE A4  
 CLASS M  
 100-YEAR FLOOD EL. = 8.0

1ST FLOOR EL.	1ST FLOOR IN FEET FROM 100-YEAR FLOOD	AVERAGE ANNUAL RATES IN \$ PER \$100 VALUE		
		FLOOD DAMAGE	DAMAGE LESS DEDUCTIBLE	Actuarial
2.0	-6.0	13.84	13.28	40.92
2.5	-5.5	11.28	10.81	33.29
3.0	-5.0	9.02	8.62	26.56
3.5	-4.5	7.10	6.77	20.87
4.0	-4.0	5.50	5.24	16.35
4.5	-3.5	4.18	3.98	12.89
5.0	-3.0	3.11	2.95	9.67
5.5	-2.5	2.25	2.13	7.10
6.0	-2.0	1.58	1.49	4.97
6.5	-1.5	1.07	1.01	3.36
7.0	-1.0	0.70	0.66	2.20
7.5	-0.5	0.45	0.42	1.40
8.0	0.0	0.28	0.26	0.86
8.5	0.5	0.16	0.15	0.50
9.0	1.0	0.09	0.08	0.26
9.5	1.5	0.04	0.03	0.12
10.0	2.0	0.01	0.01	0.10
10.5	2.5	0.00	0.00	0.10

TABLE 25  
 FLOOD INSURANCE STUDY  
 NAPLES, FLORIDA

SAMPLE COMPUTATION

DETERMINATION OF RATES FOR AN AVERAGE RESIDENCE

Zone A2  
Class IN Structure  
Class F Contents

First Floor in Feet From Base <u>Flood</u>	Number of <u>Residences</u>	Class IN <u>Rates</u>	Product Col. 2 Times <u>Col. 3</u>
-5	1	4.60	4.60
-4	7	2.95	20.65
-3	22	1.79	39.38
-2	9	1.02	9.18
-1	27	0.53	14.31
0	26	0.25	6.50
+1	32	0.10	3.20
+2	<u>12</u>	0.05	<u>0.60</u>
Total	136		98.42

Average Rate  $98.42/136 = \$0.72$

Depth of floor below Base Flood 1.45 feet

Corresponding rate for Class F contents = \$2.13

TABLE 26

FLOOD INSURANCE STUDY  
NAPLES, FLORIDA

Sampling of 1 to 4 Family Residences\*

First Floor in Feet From 100-yr Flood	<u>Zone A1V</u>		<u>Zone A2</u>		<u>Zone B2</u>		<u>Zone A3</u>		<u>Zone A4</u>	
	<u>INV</u>	<u>2NV</u>	<u>1N</u>	<u>2N</u>	<u>1N</u>	<u>2N</u>	<u>1N</u>	<u>2N</u>	<u>1N</u>	<u>2N</u>
-6	2						2			
-5	3		1				12			
-4	3		7				21			
-3	5	1	22				45	1		
-2		1	9				30	1	3	
-1	4		27				6		5	
0		1	26				3		1	
1			32		3		1			
2			12		17					
3					4					
4					2					
5					3					
Totals	<u>17</u>	<u>3</u>	<u>136</u>	<u>0</u>	<u>29</u>	<u>0</u>	<u>120</u>	<u>2</u>	<u>9</u>	<u>0</u>

\*Includes 38 additional houses with estimated floor elevations not included in sample survey.

TABLE 27

NAPLES, FLORIDA - Reach 1  
Flood Insurance Study  
(Rates in \$ per \$100 value)

Elevation - Actuarial Rates

<u>Class*</u>	<u>First Floor Level, Feet Above or Below Base Flood</u>													
	<u>Above</u>					<u>Below</u>								
	4	3	2	1	0	1	2	3	4	5	6	7	8	9
	<u>STRUCTURE</u>													
INV & 2NV	.05	.07	.14	.27	.51	0.92	1.59	2.60	4.11	6.20	8.90	12.53	16.80	22.52
	<u>CONTENTS</u>													
FV	.10	.26	.53	.98	1.73	2.96	4.82	7.50	10.88	15.37	20.64	27.74	36.46	46.84
FSV	.10	.22	.45	.79	1.34	2.24	3.66	5.70	8.37	11.80	15.63	20.67	27.30	35.38

Average Actuarial Rates

<u>Class*</u>	<u>Zone A</u>	<u>Zone B</u>	<u>Zone C</u>
	<u>STRUCTURE</u>		
INV & 2NV	\$ 3.96	-	-
	<u>CONTENTS</u>		
FV	\$10.55	-	-
FSV	8.12	-	-

\*Class Description

IN	Structure	- 1 story, no basement
2N	"	- 2 story, no basement
1&2NV	"	- 1 and 2 story, no basement, subject to wave action
4	"	- Mobile Homes on foundation
F	Contents	- First Floor
FS	"	- First and Second floor
FV	"	- First floor, subject to wave action
FSV	"	- First and second floor, subject to wave action
M	"	- Mobile homes

TABLE 28

NAPLES, FLORIDA - Reach 2  
 Flood Insurance Study  
 (Rates in \$ per \$100 value)

Elevation - Actuarial Rates

Class	First Floor Level, Feet Above or Below Base Flood											
	Above				Below							
	3	2	1	0	1	2	3	4	5	6	7	
	<u>STRUCTURE</u>											
IN	.05	.05	.10	.25	.53	1.02	1.79	2.95	4.60	6.83	9.58	
2N	.05	.05	.05	.09	.20	.39	.71	1.18	1.85	2.78	4.03	
4	.05	.23	.67	1.52	3.02	5.53	9.01	13.76	19.78	28.00	38.12	
	<u>CONTENTS</u>											
F	.10	.10	.29	.74	1.57	3.01	5.26	8.43	12.82	18.05	25.03	
FS	.10	.10	.26	.63	1.30	2.47	4.26	6.88	10.18	14.47	19.58	
M	.10	.11	.43	1.05	2.16	4.06	6.98	10.88	15.92	22.68	31.47	

Average Actuarial Rates

<u>Class*</u>	<u>Zone A</u>	<u>Zone B</u>	<u>Zone C</u>
	<u>STRUCTURE</u>		
IN	\$ 0.72	.06	.05
4	.05	.05	.05
	<u>CONTENTS</u>		
F	\$ 2.13	.18	.10
M	.10	.10	.10

\*Class Description

IN	Structure	- 1 story, no basement
2N	"	- 2 story, no basement
4	"	- Mobile homes on foundation
F	Contents	- First floor
FS	"	- First and second floor
M	"	- Mobile homes

TABLE 29

NAPLES, FLORIDA - Reach 3  
 Flood Insurance Study  
 (Rates in \$ per \$100 value)

Elevation - Actuarial Rates

Class*	First Floor Level, Feet Above or Below Base Flood											
	Above				Below							
	3	2	1	0	1	2	3	4	5	6	7	8
	<u>STRUCTURE</u>											
IN	.05	.05	.06	.20	.50	1.07	2.05	3.55	5.70	8.50	12.26	16.43
2N	.05	.05	.05	.07	.18	.41	.79	1.40	2.28	3.50	5.18	7.31
4	.05	.06	.47	1.35	3.06	6.14	10.64	16.79	25.20	36.50	50.75	66.99
	<u>CONTENTS</u>											
F	.10	.10	.18	.60	1.50	3.19	6.03	10.07	15.73	22.84	32.82	44.86
FS	.10	.10	.16	.52	1.27	2.65	4.94	8.24	12.79	18.27	25.73	34.93
M	.10	.10	.27	.87	2.10	4.38	8.13	13.08	19.81	29.26	41.51	56.01

Average Actuarial Rates

<u>Class*</u>	<u>Zone A</u>	<u>Zone B</u>	<u>Zone C</u>
	<u>STRUCTURE</u>		
IN	\$2.40	-	-
2N	\$0.67	-	-
	<u>CONTENTS</u>		
F	\$7.05	-	-
FS	\$4.20	-	-

\*Class Description

IN	Structure	- 1 story, no basement
2N	"	- 2 story, no basement
4	"	- Mobile homes on foundation
F	Contents	- First floor
FS	"	- First and second floor
M	"	- Mobile homes



TABLE 30

NAPLES, FLORIDA - Reach 4  
 Flood Insurance Study  
 (Rates in \$ per \$100 value)

Elevation - Actuarial Rates

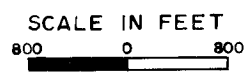
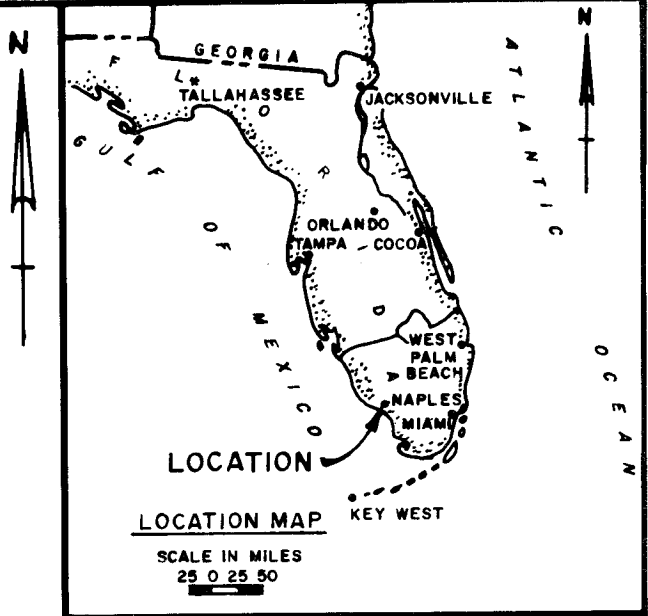
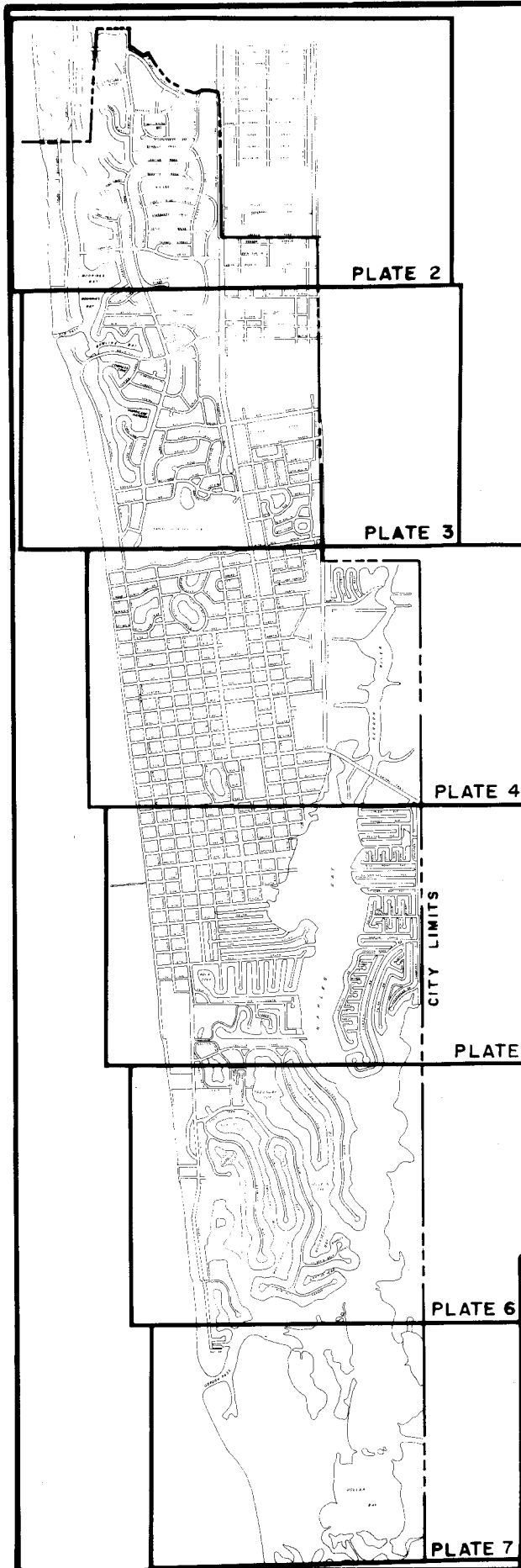
Class*	First Floor Level, Feet Above or Below Base Flood									
	Above				Below					
	3	2	1	0	1	2	3	4	5	6
	<u>STRUCTURE</u>									
IN	.05	.05	.06	.19	.52	1.20	2.44	4.45	7.51	11.55
2N	.05	.05	.05	.07	.19	.45	.94	1.74	2.97	4.79
4	.05	.07	.46	1.34	3.28	7.13	12.92	21.50	34.50	51.65
	<u>CONTENTS</u>									
F	.10	.10	.18	.59	1.56	3.58	7.22	12.69	20.19	31.61
FS	.10	.10	.16	.51	1.32	3.00	5.97	10.34	16.45	25.16
M	.10	.10	.26	.86	2.20	4.97	9.67	16.35	26.56	40.92

Average Actuarial Rates

Class*	Zone A	Zone B	Zone C
	<u>STRUCTURE</u>		
IN	\$0.64	-	-
	<u>CONTENTS</u>		
F	\$1.92	-	-

\*Class Description

IN	Structure	- 1 story, no basement
2N	"	- 2 story, no basement
4	"	- Mobile homes on foundation
F	Contents	- First Floor
FS	"	- First and second floor
M	"	- Mobile homes

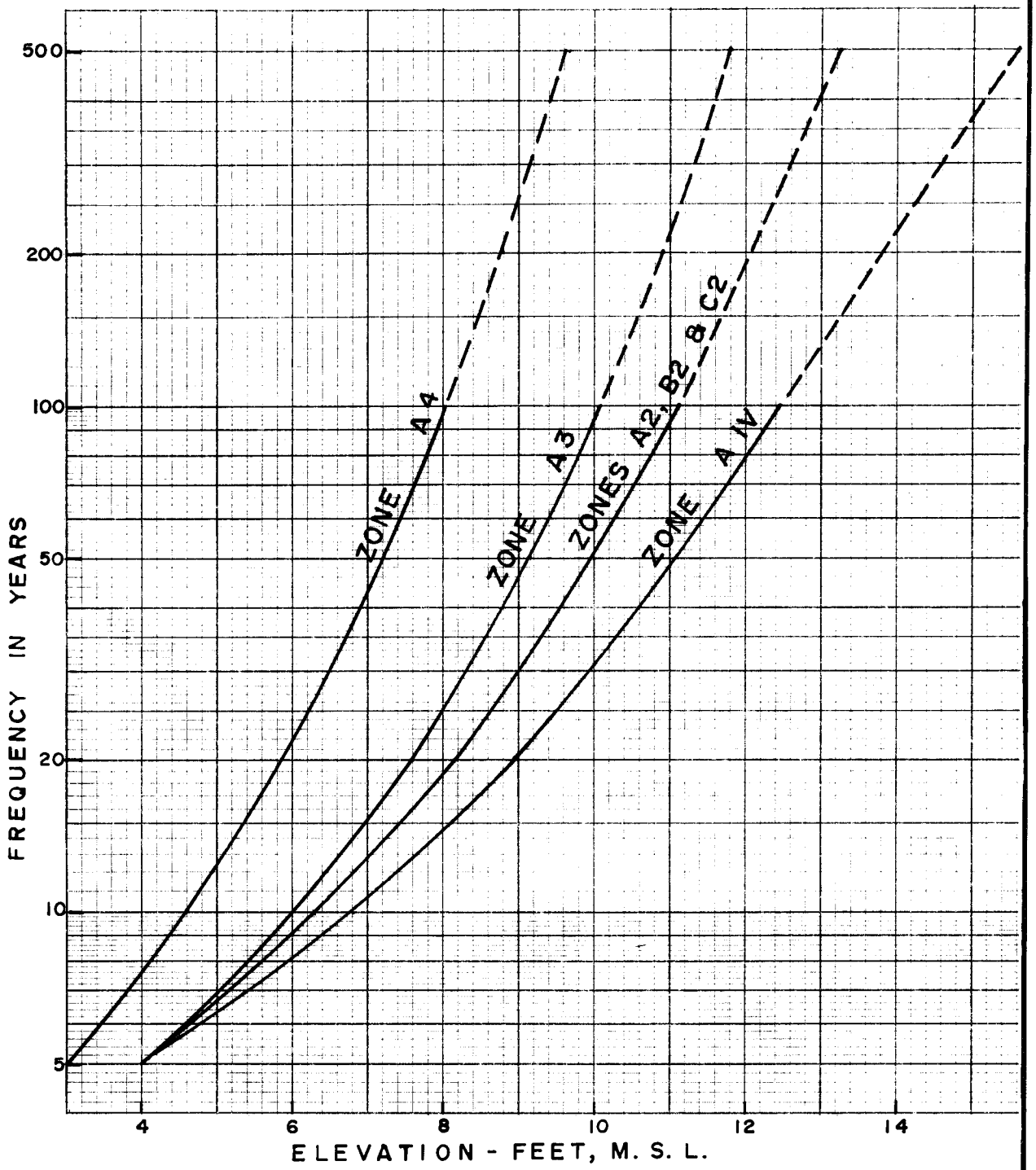


FLOOD INSURANCE STUDY  
NAPLES, FLORIDA

INDEX MAP

DEPARTMENT OF THE ARMY  
JACKSONVILLE DISTRICT, CORPS OF ENGINEERS  
JACKSONVILLE, FLORIDA

MAY 1971



FLOOD INSURANCE STUDY  
 NAPLES, FLORIDA

ELEVATION-FREQUENCY CURVES  
 ZONES A IV-A4

DEPARTMENT OF THE ARMY  
 JACKSONVILLE DISTRICT, CORPS OF ENGINEERS  
 JACKSONVILLE, FLORIDA  
 APRIL 1971