

My insurance Agency, NORCON, is writing insurance in the metro New Orleans area and has written policies both Homeowners and Flood.

The main subject to many is affordability of premiums and we have found that if a home qualifies for a lower premium using SMART VENTS the premium can be lowered by as much as 90%, hence a \$3,000 premium lowered to \$300.

With that in mind, NEW construction, using a Base Flood Elevation for that location prior to the start of building and using a solid perimeter wall in construction with SMART VENTS will dramatically lower the Flood insurance premium.

In construction design, using cement block wall as the base of raising the bottom floor of the living area can be adverse to Flood insurance premium; however with that design incorporating SMART VENTS it makes for a fractional cost.

We recently decreased the premium for a client with an existing home by installing SMART VENTS, reducing the premium of over \$3,100 to less than \$300. This client was granted a Grandfathered premium refund of \$2,800 which allowed them to stay in a home they can now afford.

It has been my experience in recent years to see both a home and church using this type of construction to have what would have been several thousand dollars of premium in flood insurance reduced to hundreds in using SMART VENTS.

This use of construction with SMART VENTS is a winning combination.

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