

# Avoided Costs and Damages from Flood Protections

**Table 10a. Avoided Costs of Displacement where CISA = BFE+2**

<i>Lower Bound: CISA = BFE+2</i>							
<i>24 CFR Part 200: FHA-Insured Single Family</i>							
State Construction Standard	# of Properties					Decreased Annual Probability of Flood	Expected Annual Displacement Costs
	NC		SR		Total		
	100-Yr	500-Yr	100-Yr	500-Yr			
No Standard Specified	4,521	N/A	N/A	N/A	4,521	0.80%	\$80,307
BFE +1 Foot	5,905	N/A	N/A	N/A	5,905	0.20%	26,223
BFE +1.5 Feet	35	N/A	N/A	N/A	35	0.10%	78
BFE +2 Feet	N/A	N/A	N/A	N/A	0	0.00%	0
<b>All Properties</b>	<b>10,461</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,461</b>		<b>\$106,608</b>
<b>Net Present Value:</b>							
3%							\$2,538,148
7%							\$1,520,756

**Table 8. Avoided Damage to FHA-Insured Single-Family Properties**

<i>24 CFR Part 200: FHA-Insured Single Family</i>						
<i>New Construction</i>						
State Construction Standard	# of Properties		Expected Annual Decrease in Flood Damage Per Property		Aggregate Expected Annual Decrease in Flood Damage	
	100-Yr Floodplain	500-Yr Floodplain	Minimum	Maximum	Minimum	Maximum
	No Standard Specified	4,521	N/A	\$398	\$1,314	\$1,801,035
BFE +1 foot	5,905	N/A	299	706	1,763,190	4,171,239
BFE +1.5 feet	35	N/A	148	370	5,179	12,947
BFE+2 feet	N/A	N/A	N/A	N/A	0	0
<b>All Properties</b>	<b>10,461</b>	<b>0</b>	<b>\$341</b>	<b>\$968</b>	<b>\$3,569,403</b>	<b>\$10,124,993</b>
<b>Present Value</b>					<b>Minimum</b>	<b>Maximum</b>
3% Discount Rate					\$84,981,126	241,058,017
7% Discount Rate					\$50,917,285	144,432,304

<https://www.regulations.gov/document/HUD-2023-0025-0131>