KCAP Report: Example Home, Port Orange, FL 32127

SAMPLE · EXAMPLE DATA

Kirkland Coastal Assessment Protocol · Prepared by Robert Kirkland, REALTOR®, REMAX Signature

This is a sample. The home is made up and every number below is example data, shown so you can see what a KCAP report covers. It is not a quote or an official flood determination.

FEMA FLOOD ZONE

Zone AE

High-risk area. A lender will require flood insurance. Base flood elevation (BFE): 6 ft (NAVD88).

ELEVATION

~1.3 ft above BFE

Ground about 5.8 ft; lowest floor about 7.3 ft (from LiDAR elevation data; an elevation certificate would confirm it).

FLOOD INSURANCE ESTIMATE

$1,000–$1,700/yr

Port Orange 32127 Zone AE median is $1,181/yr in FEMA policy data. Range reflects the elevation above.

HOMEOWNERS INSURANCE ESTIMATE

$2,900–$4,100/yr

Includes wind. Based on quotes for similar block homes from local agents (example figures).

The house

ITEM	EXAMPLE FINDING	WHY IT MATTERS
Build	1998 concrete block, 3 bed / 2 bath, about 1,850 sq ft	Block construction usually prices better than wood frame for wind.
Roof age	Architectural shingle, replaced 2019 (7 years old)	Many Florida insurers tighten terms on shingle roofs past 10–15 years.
Roof shape	Hip roof	Qualifies for a wind-mitigation credit.
Roof-to-wall	Clips	Qualifies for a credit (straps would earn more).
Water barrier	No secondary water resistance	No credit; worth adding at the next re-roof.
Openings	Impact garage door; shutters on some windows	Partial protection; full coverage would add a credit.
Wind-mitigation credits	**Estimated 20–35% off the wind part of the homeowners premium** once a current wind-mitigation report is on file.	

Three plain-English takeaways

1. **Flood insurance is required, but the elevation helps.** The floor sits about a foot above the base flood elevation. An elevation certificate costs a few hundred dollars and could lower the flood quote, so order one before you bind the policy.
2. **Get the wind-mitigation credits in writing.** The 2019 hip roof with clips should earn real discounts. Ask the seller for their wind-mitigation report, or order a new inspection (often $100–$150), and send it to every insurer you get a quote from.
3. **Budget about $330–$480 a month for flood plus homeowners insurance.** Get binding quotes during your inspection period, not the week before closing, so there are no surprises.

Robert Kirkland, REALTOR® (FL lic. SL3498393, SFR®) | REMAX Signature | 3731 S. Nova Rd, Port Orange, FL 32129 | Cell (386) 631-5107 (call or text) | Office (386) 236-0760 | Each Office Independently Owned and Operated. Sample report with example data only. Final insurance premiums and flood determinations must be verified with licensed insurance agents, surveyors and your lender. Request your own free KCAP report at flood.robertsellsdaytona.com.