

# Attachment 2

Comparison of Assessed Value, Open Market Value, and  
National Flood Insurance Claims

**Benefit Cost Analysis Comparisons**

CONFIDENTIAL PROPERTY OWNER AND FLOOD INSURANCE INFORMATION IS NOT INCLUDED												
Column 4	Column 6	Column 7	Column 8	Column 10	Column 11	Column 13	Column 14	Column 14	Column 15	Column 16	Column 17	Column 18
2007 Assessed Building Value	2007 Assessed Market Value	2006 Open Market Value	% Difference (2006 OMV to 2007 Assessed MV)	Bldg Size (sf)	Cost Approach Building Replacement Value	% Difference (NFIP Claims Paid to BRV)	% NFIP Claims-to-ABV	% Difference (NFIP Claims Paid to ABV)	FEMA BCA w/ 2007 Assd BV cost	FEMA BCA w/ Assd MV cost	FEMA BCA w/ BRV cost	FEMA BCA w/ OMVcost
\$ 140,700	\$ 225,300	\$ 262,000	16%	2,566	\$ 256,600	-47%	97%	-3%	1.19	0.75	0.66	0.64
\$ 88,500	\$ 134,100	\$ 280,000	109%	1,800	\$ 180,000	-23%	156%	56%	1.75	1.16	0.87	0.56
\$ 112,900	\$ 217,400	\$ 300,000	38%	1,624	\$ 162,400	-31%	99%	-1%	1.45	0.76	1.01	0.55
\$ 46,500	\$ 68,200	\$ 184,328	170%	1,272	\$ 127,200	-15%	233%	133%	2.71	1.86	1.01	0.70
\$ 140,600	\$ 234,700	\$ 475,000	102%	1,908	\$ 190,800	-42%	79%	-21%	1.04	0.63	0.77	0.31
\$ 51,300	\$ 74,300	\$ 585,000	687%	2,500	\$ 250,000	-59%	200%	100%	3.88	2.70	0.81	0.35
\$ 73,600	\$ 92,200		-100%	1,920	\$ 192,000	-49%	133%	33%	1.81	1.45	0.70	
\$ 27,400	\$ 51,000	\$ 229,000	349%	2,376	\$ 237,600	-59%	356%	256%	6.18	3.40	0.74	0.77
\$ 52,300	\$ 74,000	\$ 116,000	57%	1,310	\$ 131,000	-34%	165%	65%	1.89	1.22	0.70	1.10
\$ 82,800	\$ 131,100	\$ 235,000	79%	1,420	\$ 142,000	-40%	104%	4%	1.66	1.06	0.98	0.59
\$ 109,000	\$ 141,000	\$ 224,719	59%	1,676	\$ 167,600	-49%	79%	-21%	1.49	1.16	0.97	0.73
\$ 52,300	\$ 67,800	\$ 117,100	73%	1,148	\$ 114,800	-29%	157%	57%	2.69	2.09	1.24	1.22
\$ 80,600	\$ 99,200	\$ 198,400	100%	1,392	\$ 139,200	-42%	101%	1%	1.25	1.02	0.73	
\$ 14,000		\$ 72,000		1,088	\$ 108,800	-30%	547%	447%	8.11	3.75	1.05	1.58
\$ 4,100	\$ 10,100	\$ 57,200	466%	512	\$ 51,200	-63%	466%	366%		6.67	1.46	
\$ 125,600	\$ 219,700	\$ 300,000	37%	1,849	\$ 184,900	-59%	60%	-40%	1.12	0.65	0.77	0.47
\$ 17,600	\$ 37,100	\$ 50,100	35%	624	\$ 62,400	19%	421%	321%	7.15	3.53	2.13	2.64
\$ 68,800	\$ 148,700	\$ 232,719	57%	1,128	\$ 112,800	-41%	97%	-3%	1.27	0.59	0.78	0.38
\$ 11,500	\$ 30,100	\$ 7,000	-77%	924	\$ 92,400	-28%	582%	482%	11.86	4.86	1.63	18.19
\$ 76,000	\$ 91,500	\$ 249,719	173%	1,248	\$ 124,800	-51%	81%	-19%	1.47	1.23	0.90	0.45
\$ 26,500	\$ 59,600	\$ 249,719	319%	896	\$ 89,600	-36%	216%	116%	3.44	1.57	1.06	0.38
\$ 72,500	\$ 86,000	\$ 143,000	66%	1,056	\$ 105,600	-51%	71%	-29%	1.35	1.14	0.93	0.88
\$ 70,400	\$ 180,700	\$ 280,000	55%	1,416	\$ 141,600	-65%	70%	-30%				
\$ 43,000	\$ 58,500	\$ 115,054	97%	1,080	\$ 108,000	-55%	112%	12%	2.23	1.65	0.90	0.85
\$ 37,900	\$ 53,400	\$ 249,719	368%	780	\$ 78,000	-43%	117%	17%	2.50	1.79	1.24	0.39
\$ 57,500	\$ 63,300		-100%	973	\$ 97,300	-57%	72%	-28%	1.75	1.58	1.04	

**Benefit Cost Analysis Comparisons**

CONFIDENTIAL PROPERTY OWNER AND FLOOD INSURANCE INFORMATION IS NOT INCLUDED												
Column 4	Column 6	Column 7	Column 8	Column 10	Column 11	Column 13	Column 14	Column 14	Column 15	Column 16	Column 17	Column 18
2007 Assessed Building Value	2007 Assessed Market Value	2006 Open Market Value	% Difference (2006 OMV to 2007 Assessed MV)	Bldg Size (sf)	Cost Approach Building Replacement Value	% Difference (NFIP Claims Paid to BRV)	% NFIP Claims-to-ABV	% Difference (NFIP Claims Paid to ABV)	FEMA BCA w/ 2007 Assd BV cost	FEMA BCA w/ Assd MV cost	FEMA BCA w/ BRV cost	FEMA BCA w/ OMVcost
\$ 165,000	\$ 199,000	\$ 325,000	63%	3,634	\$ 363,400	-89%	24%	-76%				
\$ 27,600	\$ 46,200	\$ 111,000	140%	1,180	\$ 118,000	-70%	127%	27%				
\$ 110,900	\$ 176,700	\$ 249,619	41%	1,248	\$ 124,800	-75%	28%	-72%	1.00	0.63	0.89	0.45
\$ 107,600	\$ 140,300	\$ 142,000	1%	1,386	\$ 138,600	-80%	26%	-74%	1.07	0.82	0.83	0.81
\$ 33,700	\$ 45,700	\$ 59,000	29%	1,467	\$ 146,700	-81%	82%	-18%	2.86	2.13	0.68	1.66
\$ 43,200	\$ 68,000	\$ 128,109	88%	1,080	\$ 108,000	-74%	64%	-36%	2.31	1.48	0.94	0.79
\$ 94,400	\$ 181,100	\$ 142,000	-22%	1,550	\$ 155,000	-83%	28%	-72%	1.70	0.89	1.04	1.13
\$ 117,900	\$ 267,400	\$ 398,719	49%	1,244	\$ 124,400	-80%	21%	-79%				
\$ 300	\$ 2,900		-100%		\$ -		7174%					
\$ 36,200	\$ 61,000	\$ 249,719	309%	1,064	\$ 106,400	-80%	59%	-41%	3.01	1.82	1.05	0.45
\$ 1,000	\$ 27,200	\$ 75,000	176%	216	\$ 21,600	-3%	2089%	1989%				
\$ 129,400	\$ 218,700	\$ 271,719	24%	1,302	\$ 130,200	-86%	14%	-86%				
\$ 82,500	\$ 244,500	\$ 374,000	53%	1,584	\$ 158,400	-89%	21%	-79%				
\$ 13,700	\$ 37,700		-100%	480	\$ 48,000	-69%	109%	9%				
\$ 114,400	\$ 208,500	\$ 214,719	3%	1,788	\$ 178,800	-92%	13%	-87%	0.97	0.54	0.63	0.52
\$ 42,700	\$ 66,700	\$ 44,769	-33%	660	\$ 66,000	-80%	31%	-69%				
\$ 29,900	\$ 99,400	\$ 181,000	82%	1,066	\$ 106,600	-88%	44%	-56%	3.55	1.10	1.03	0.61
\$ 77,100	\$ 185,200	\$ 234,719	27%	1,922	\$ 192,200	-99%	3%	-97%				
\$ 93,700	\$ 180,400	\$ 226,950	26%	1,296	\$ 129,600	-99%	1%	-99%				
\$ 83,900	\$ 157,700	\$ 150,000	-5%	1,740	\$ 174,000							
\$ 19,800	\$ 134,600	\$ 200,000	49%	1,680	\$ 168,000							
\$ 36,300	\$ 66,800	\$ 140,000	110%	1,248	\$ 124,800							
\$ 14,500	\$ 31,600	\$ 50,100	59%	560	\$ 56,000							
\$ 12,000	\$ 24,000	\$ 41,500	73%	787	\$ 78,700							
\$ 5,600	\$ 29,600	\$ 41,500	40%	840	\$ 84,000							
\$ 14,400	\$ 38,400		-100%	672	\$ 67,200							
\$ 2,800	\$ 26,800		-100%	840	\$ 84,000							
\$ 68,400	\$ 83,900	\$ 143,530	71%	1,424	\$ 142,400							
\$ 16,100	\$ 37,800	\$ 63,470	68%	804	\$ 80,400							
\$ 82,800	\$ 101,400	\$ 183,000	80%	4,608	\$ 460,800							
\$ 39,200	\$ 95,400	\$ 124,719	31%	1,200	\$ 120,000							
\$ 48,500	\$ 75,100	\$ 127,000	69%	992	\$ 99,200							
\$ 23,700	\$ 40,800	\$ 119,950	194%	752	\$ 75,200							
\$ 7,300	\$ 33,500	\$ 59,000	76%		\$ -							
\$ 64,400	\$ 107,500	\$ 122,000	13%	1,296	\$ 129,600							

**Benefit Cost Analysis Comparisons**

CONFIDENTIAL PROPERTY OWNER AND FLOOD INSURANCE INFORMATION IS NOT INCLUDED												
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2007 Assessed Building Value	2007 Assessed Market Value	2006 Open Market Value	% Difference (2006 OMV to 2007 Assessed MV)	Bldg Size (sf)	Cost Approach Building Replacement Value	% Difference (NFIP Claims Paid to BRV)	% NFIP Claims-to-ABV	% Difference (NFIP Claims Paid to ABV)	FEMA BCA w/ 2007 Assd BV cost	FEMA BCA w/ Assd MV cost	FEMA BCA w/ BRV cost	FEMA BCA w/ OMVcost
\$ 76,500	\$ 98,200	\$ 259,669	164%	1,848	\$ 184,800				1.18	0.93	0.50	0.35
\$ 95,700	\$ 117,400	\$ 157,500	34%	1,552	\$ 155,200							
\$ 55,200	\$ 130,300	\$ 179,969	38%	960	\$ 96,000							
\$ 21,500	\$ 88,200	\$ 80,000	-9%	768	\$ 76,800	-93%	26%	-74%				
\$ 270,000	\$ 372,700	\$ 375,219	1%	2,811	\$ 281,100							
\$ 57,900	\$ 148,200	\$ 197,000	33%	1,240	\$ 124,000							
\$ 46,500	\$ 134,000	\$ 108,900	-19%	1,507	\$ 150,700							
\$ 52,900	\$ 142,200	\$ 170,000	20%	999	\$ 99,900							
\$ 55,700	\$ 145,000	\$ 140,000	-3%	977	\$ 97,700							
\$ 78,600	\$ 167,900	\$ 360,000	114%	1,375	\$ 137,500							
\$ 48,000	\$ 123,100	\$ 165,851	35%	1,188	\$ 118,800							
\$ 91,600	\$ 185,700	\$ 449,719	142%	1,100	\$ 110,000							
\$ 100,600	\$ 217,300	-	-	1,100	\$ 110,000							
\$ 111,300	\$ 210,200	-	-	1,612	\$ 161,200							
\$ 189,400	\$ 330,100	\$ 375,000	14%	1,726	\$ 172,600							
\$ 42,500	\$ 113,900	\$ 400,000	251%	1,040	\$ 104,000							
\$ 39,300	\$ 114,900	\$ 374,000	226%	1,170	\$ 117,000							
\$ 157,300	\$ 244,800	\$ 462,500	89%	1,698	\$ 169,800							
\$ 115,500	\$ 205,800	\$ 279,719	36%	2,208	\$ 220,800							
\$ 58,000	\$ 129,400	\$ 395,000	205%	1,200	\$ 120,000							
\$ 151,200	\$ 227,200	\$ 245,000	8%	1,854	\$ 185,400							
\$ 25,400	\$ 112,400	\$ 99,719	-11%	1,392	\$ 139,200							
\$ 62,600	\$ 156,700	\$ 379,669	142%	1,577	\$ 157,700							
\$ 177,100	\$ 276,100	\$ 294,719	7%	2,373	\$ 237,300							
\$ 56,200	\$ 191,400	\$ 1,000,000	422%	1,280	\$ 128,000							
\$ 99,900	\$ 274,500	\$ 172,500	-37%	898	\$ 89,800							
\$ 76,400	\$ 216,800	\$ 459,719	112%	1,636	\$ 163,600							
\$ 135,100	\$ 270,900	\$ 398,719	47%	2,524	\$ 252,400							
\$ 156,200	\$ 263,300	\$ 485,000	84%	1,192	\$ 119,200							
\$ 33,900	\$ 165,100	\$ 700,000	324%	1,337	\$ 133,700							
\$ 39,600	\$ 100,300	\$ 98,000	-2%	921	\$ 92,100							
\$ 35,200	\$ 88,600	\$ 135,000	52%	540	\$ 54,000							
\$ 141,300	\$ 248,500	\$ 315,000	27%	1,960	\$ 196,000							
\$ 84,500	\$ 174,800	-	-	1,344	\$ 134,400							
\$ 74,800	\$ 165,300	\$ 345,001	109%	2,070	\$ 207,000							
\$ 73,300	\$ 159,000	-	-	1,862	\$ 186,200							
\$ 78,800	\$ 180,200	\$ 143,003	-21%	1,241	\$ 124,100							

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\$ 14,200	\$ 59,200	\$ 179,969	204%	920	\$ 92,000							
\$ 16,500	\$ 69,000	\$ 234,000	239%	1,026	\$ 102,600							
\$ 23,900	\$ 83,300	\$ 170,000	104%	748	\$ 74,800							
\$ 67,700	\$ 110,000	\$ 155,000	41%	1,468	\$ 146,800							
\$ 39,000	\$ 71,300	-	-	540	\$ 54,000							
\$ 6,500	\$ 38,800	\$ 62,857	62%	470	\$ 47,000							
\$ 66,500	\$ 95,000	\$ 122,000	28%	960	\$ 96,000							
\$ 114,000	\$ 144,400	\$ 127,000	-12%	1,486	\$ 148,600							
\$ 37,000	\$ 54,100	-	-	876	\$ 87,600							
\$ 71,000	\$ 103,300	\$ 122,000	18%	1,378	\$ 137,800							
\$ 56,500	\$ 88,800	\$ 127,000	43%	960	\$ 96,000							
\$ 35,500	\$ 67,800	\$ 50,000	-26%	656	\$ 65,600							
\$ 86,800	\$ 138,000	\$ 130,000	-6%	1,152	\$ 115,200							
\$ 27,500	\$ 27,500	-	-	1,344	\$ 134,400							
\$ 67,000	\$ 115,300	\$ 175,000	52%	1,148	\$ 114,800							
\$ 92,000	\$ 140,300	\$ 175,500	25%	1,148	\$ 114,800							
\$ 100,200	\$ 196,800	\$ 160,000	-19%	1,214	\$ 121,400							
\$ 8,700	\$ 57,000	\$ 63,900	12%	784	\$ 78,400							
\$ 9,400	\$ 33,400	\$ 59,000	77%		\$ -							
\$ 43,600	\$ 67,600	-	-	1,652	\$ 165,200							
\$ 8,600	\$ 32,600		-100%	480	\$ 48,000							
\$ 40,500	\$ 64,500		-100%	1,432	\$ 143,200							
\$ 31,400	\$ 39,200		-100%		\$ -							
\$ -	\$ 31,000		-100%		\$ -							
\$ -	\$ 15,500		-100%		\$ -							
\$ 149,400	\$ 180,400		-100%	2,928	\$ 292,800							
\$ 33,000	\$ 54,700		-100%	780	\$ 78,000							
\$ 87,400	\$ 106,000		-100%	1,570	\$ 157,000							
\$ 50,600	\$ 69,200		-100%	1,384	\$ 138,400							
\$ 31,500	\$ 56,700		-100%	680	\$ 68,000							
\$ 55,700	\$ 74,300		-100%	1,028	\$ 102,800							
\$ 77,900	\$ 102,700		-100%	1,231	\$ 123,100							
\$ 13,700	\$ 32,300		-100%	720	\$ 72,000							
\$ 2,300	\$ 24,000		-100%	815	\$ 81,500							
\$ 80,500	\$ 105,300	\$ 139,000	32%	1,878	\$ 187,800							
\$ 35,600	\$ 60,400		-100%	888	\$ 88,800							
\$ 54,000	\$ 76,500		-100%	780	\$ 78,000							
\$ 19,100	\$ 26,900		-100%	980	\$ 98,000							

**Benefit Cost Analysis Comparisons**

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\$ 69,500	\$ 85,000		-100%	1,131	\$ 113,100							
\$ 9,000	\$ 16,800		-100%	500	\$ 50,000							
\$ 27,400	\$ 46,000	\$ 195,000	324%		\$ -							
\$ 29,700	\$ 46,500	\$ 70,000	51%		\$ -							
\$ 137,900	\$ 168,900	\$ 195,000	15%	3,137	\$ 313,700							
\$ 30,900	\$ 48,500	\$ 229,000	372%		\$ -							
\$ 3,500	\$ 25,200	\$ 75,000	198%	924	\$ 92,400							
\$ 49,000	\$ 56,800	\$ 111,000	95%	864	\$ 86,400							
\$ 34,500	\$ 34,500	\$ 35,000	1%	1,712	\$ 171,200							
\$ 66,100	\$ 87,800	\$ 117,100	33%	2,176	\$ 217,600							
\$ 75,900	\$ 97,600	\$ 259,669	166%	2,308	\$ 230,800							
\$ 8,000	\$ 29,700	\$ 50,100	69%	264	\$ 26,400							
\$ 19,500	\$ 38,100	\$ 75,000	97%	1,344	\$ 134,400							
\$ 27,600	\$ 49,300	\$ 111,000	125%	1,048	\$ 104,800							
\$ 13,200	\$ 28,700	\$ 45,000	57%	912	\$ 91,200							
\$ 23,500	\$ 87,300	\$ 65,800	-25%	736	\$ 73,600							
\$ 33,200	\$ 58,000	\$ 80,716	39%	576	\$ 57,600							
\$ 69,400	\$ 161,800	-	-	1,244	\$ 124,400							
\$ 62,600	\$ 129,800	-	-	1,287	\$ 128,700							
\$ 59,200	\$ 123,000	\$ 174,900	42%	1,288	\$ 128,800							
\$ 114,300	\$ 198,300	\$ 512,719	159%	1,888	\$ 188,800							
\$ 59,100	\$ 140,500	\$ 280,000	99%	1,112	\$ 111,200							
\$ 16,400	\$ 48,800	\$ 83,040	70%		\$ -							
\$ 15,000	\$ 30,700	\$ 119,950	291%	480	\$ 48,000							
\$ 65,000	\$ 90,500	-	-	1,404	\$ 140,400							
\$ 139,000	\$ 169,000	\$ 118,719	-30%	1,865	\$ 186,500							
-	\$ 14,400	-	-		\$ -							
\$ 52,000	\$ 76,000	\$ 127,000	67%	840	\$ 84,000							
\$ 31,900	\$ 92,700	\$ 65,000	-30%	576	\$ 57,600							
\$ 29,100	\$ 93,000	\$ 142,000	53%		\$ -							
\$ 400	\$ 63,800	-	-		\$ -							
\$ 5,700	\$ 69,500	\$ 249,719	259%		\$ -							
\$ 11,700	\$ 75,600	\$ 249,719	230%		\$ -							
\$ 2,200	\$ 69,100	\$ 171,000	147%		\$ -							
\$ -	\$ 38,000	\$ 75,000	97%		\$ -							
\$ 2,700	\$ 25,200	-	-		\$ -							
\$ 15,600	\$ 37,300	-	-	784	\$ 78,400							
\$ 59,500	\$ 75,000	-	-	900	\$ 90,000							
\$ 59,900	\$ 94,400	\$ 178,000	89%	1,404	\$ 140,400							
\$ 63,300	\$ 71,100	-	-	1,512	\$ 151,200							

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2007 Assessed	2007 Assessed	2006	% Difference	Bldg Size (sf)	Cost Approach	% Difference	% NFIP Claims-to-ABV	% Difference	FEMA BCA w/ 2007 Assd BV cost	FEMA BCA w/ Assd MV cost	FEMA BCA w/ BRV cost	FEMA BCA w/ OMVcost
Building Value	Market Value	Open Market Value	(2006 OMV to 2007 Assessed MV)		Building Replacement Value	(NFIP Claims Paid to BRV)		(NFIP Claims Paid to ABV)				
\$ 17,200	\$ 48,200	\$ 42,000	-13%		\$ -							
\$ 15,300	\$ 27,100	\$ 70,000	158%		\$ -							
\$ 10,300	\$ 48,300	\$ 35,000	-28%		\$ -							
\$ 119,000	\$ 213,500	\$ 262,000	23%	1,606	\$ 160,600							
\$ 120,500	\$ 225,000	\$ 294,719	31%	1,520	\$ 152,000							
\$ 96,700	\$ 153,400	\$ 272,500	78%	1,102	\$ 110,200							
\$ 240,500	\$ 316,400	\$ 499,000	58%	3,319	\$ 331,900							
\$ 28,700	\$ 36,500	\$ 161,900	344%		\$ -							
\$ 2,800	\$ 82,700	\$ 112,000	35%	550	\$ 55,000							