



**AUBUCHON
HOMES**

GOLD STANDARD

FALL 2021

HOME SWEET HOME



This November, *Helping Hands for the Holidays* will be even sweeter!

Now in its 23rd year, the event hosted by the Aubuchon Team of Companies will be held in person from 5:30-7:30 pm on November 22nd.

Each year, the community gathers at our corporate offices located at 4707 SE 9th Place in Cape Coral to support three local charities.

Make-a-Wish Southern Florida, Ronald McDonald House Charities SWFL, and Lee BIA Builders Care are the three beneficiaries.

The goal of the event is to raise one dollar more than the year before.

Local restaurants donate food and there is no admission fee - so everyone is welcome to share in the festivities.

Santa and Mrs. Claus will make an appearance and there will be a tree lighting ceremony.

For those who cannot make the event, but would like to donate visit our website www.TeamAubuchon.com.

YOU'RE INVITED!

23rd Annual Helping Hands for the Holidays

HOSTED BY
THE AUBUCHON TEAM
OF COMPANIES

NOVEMBER 22ND | 5:30PM – 7:30PM
4707 SE 9TH PLACE | CAPE CORAL

Fundraiser to Benefit:



SCAN TO
donate
ONLINE

Donations are tax deductible.

DONATIONS BY CHECK PAYABLE TO:
SWFL COMMUNITY FOUNDATION
(MEMO: HELPING HANDS)
4707 SE 9TH PLACE
CAPE CORAL, FL 33904



Donate online at www.TeamAubuchon.com

CONTEMPORARY WATERFRONT HOME



Contemporary homes are rising in popularity.

In Florida, the cool colors and materials used in Contemporary design provide relief from the hot and humid days.

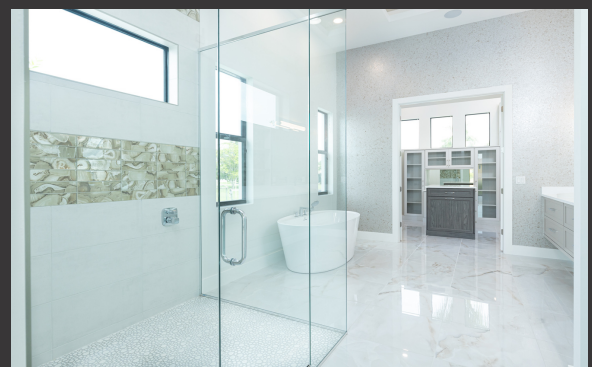
This recently completed modern Cape Coral home takes full advantage of the water views from the main and upper floors.

The open layout allows air to flow freely throughout the home.

Indoor-outdoor transitions surround the owner's suite, great room, and dining room.

Walls of pocketing sliding glass doors create a seamless flow between interior and exterior spaces.

See more photos of the spectacular home on our website www.AubuchonHomes.com.



WILL YOUR HOMEOWNERS INSURANCE RATES RISE OR FALL?

Beginning Oct. 1, FEMA's National Flood Insurance Program (NFIP) will begin to offer more equitable and risk-informed rates.

The new premiums are the result of the program's new pricing methodology delivering rates that are actuarially sound, equitable, easier to understand, and better reflect an individual property's flood risk.

New policies will be sold using the new methodology, and some existing policyholders may be eligible for immediate premium decreases when their policy renews.

To date, FEMA has provided more than 2.8 million quotes and trained 20,792 agents.

Potential and existing policyholders can learn their specific rates with a call to their insurance company or agent.

"The NFIP's new rating methodology is long overdue since it hasn't been updated in more than 40 years," said David Maurstad, a senior executive of the National Flood Insurance Program.

"Now is the right time to modernize how risk is identified, priced, and communicated. By doing so we empower policyholders to make informed decisions to protect their homes and

businesses from life-changing flooding events that will strike in the months and years ahead due to climate change."

Also known as Risk Rating 2.0, the new methodology uses increased technological and mapping capabilities to determine and communicate a property's full flood risk.

In addition, the new rating methodology has exposed inequities in pricing whereby some policyholders have been unjustly subsidizing other policyholders.

The new methodology considers the cost to rebuild along with several other flood variables to determine a property's true flood risk.

Under the legacy pricing system, every policyholder would have seen rate increases now and into the future. Beginning Oct. 1, about 23% -- or more than 1 million -- policyholders will see a decrease in their premium at the time of their policy's renewal.

These policyholders with older pre-Flood Insurance Rate Map homes have some of the highest rates in the nation under the current rating methodology.

Under the previous methodology, all policyholders received annual increases year after year without knowing their full risk rate.

While some policyholders will experience a decrease under the new methodology, others will experience an increase that is commensurate with their full risk rate. By statute, most rate increases are capped at 18% per year.

To review your policies contact Omni One Insurance Agency at 239-541-3777.

**Source: www.fema.gov*



WELCOME TO THE TEAM!



Haley Bollheimer
Junior Interior Designer, Evaluations by Aubuchon

Jen McCrary
Junior Interior Designer, Evaluations by Aubuchon



In August, Aubuchon Homes celebrated 29 years building beautiful homes here in Southwest Florida. We celebrated our team too with a catered lunch to show our appreciation for all the hard work they put in year-round.



What inspires you? Visit www.AubuchonHomes.com for the latest home designs.