



A FLORIDA HOMEOWNER'S EDUCATIONAL RESOURCE

Flood Zones & Flood Maps, *Explained* for Florida.

What FEMA flood maps mean, the zone labels and terms you'll see, the Florida laws and insurance rules that apply when you buy, own or sell, and how to research flood information for a specific property.

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Here's the real answer on flood, good and bad.



In Florida, flood risk affects your insurance costs, your loan, what you can build, and what a seller has to disclose. A lot of what people believe about it is out of date. This guide covers the facts so you can ask better questions about any Florida property, from the Panhandle to the Keys.

1%

"100-year flood" is misleading

A high-risk zone means about a 1% chance of flooding in any year. That works out to roughly a 26% chance over a 30-year mortgage. It does not mean once a century.

O

Flood coverage in a standard policy

Standard Florida homeowners, condo and renters policies do not cover flood damage. Flood is a separate policy, through the NFIP or a private flood insurer.

X

"Zone X" isn't "no risk"

FEMA reports that more than 20% of flood insurance claims come from outside high-risk zones. Heavy rain, storm surge and poor drainage don't follow map lines.

What causes flooding in Florida

- **Storm surge** from tropical storms and hurricanes, on the Gulf and Atlantic coasts and up bays and rivers
- **Heavy rainfall** that overwhelms drainage, even far inland
- **River and lake flooding** after long wet periods
- **High-tide or "sunny day" flooding** in some low-lying coastal areas
- **High groundwater** in flat, low areas with sandy soils

Who this guide is for

Buyers comparing homes, condos or rental properties who want to understand flood costs before they commit.

Sellers who need to understand Florida's flood disclosure rules and want their paperwork ready before going to market.

Owners reviewing insurance, renovating or rebuilding, especially if they're in a Citizens policy or near the coast.

"A flood zone isn't a yes-or-no question. It's information you price, insure and plan around. My job is to make sure you have it before you decide."

Flood terms in plain English.

Terms used throughout this guide, A to Z, each with a simple example. Examples are hypothetical and for illustration only.

Term	What it means	Example
0.2% annual chance flood	The "500-year flood." Areas at this risk are moderate-risk, shown as shaded Zone X.	<i>A neighborhood a few blocks back from a bayou is shaded X. Floodwater is possible in a rare storm, but it's less likely than in the AE area next to the water.</i>
Assumable policy	A flood policy a buyer can take over from the seller at closing. Most NFIP policies are assumable.	<i>A seller's NFIP policy costs less than a new quote for the same house. The buyer assumes it at closing and keeps the seller's rating path.</i>
Base flood / 1% annual chance flood	The flood with about a 1% chance of happening in any year, often called the "100-year flood."	<i>Over a 30-year mortgage, a home in this area has roughly a 26% chance of seeing at least one base flood.</i>
BFE (Base Flood Elevation)	How high water is expected to rise in the base flood, measured from a vertical datum such as NAVD 88.	<i>The map shows BFE 9 ft. A home whose lowest floor is at 11 ft sits 2 ft above it. One at 7 ft sits 2 ft below it and will likely cost more to insure.</i>
Breakaway walls	Walls below an elevated V-zone home designed to collapse under storm waves without damaging the structure above.	<i>The enclosed storage area under a Gulf-front home on pilings has breakaway walls, so waves push through instead of hitting the foundation.</i>
CBRA / CBRS ("cobra")	Coastal Barrier Resources Act / System. Federally protected coastal barrier areas where newer buildings can't get NFIP flood insurance.	<i>A home built in 2005 inside a CBRA unit on Cape San Blas needs a private flood policy, because NFIP coverage isn't available.</i>
CBRS Validation Tool / Property Determination	Fish & Wildlife's online in-or-out check, and its official letter for properties within about 20 ft of a CBRA boundary.	<i>A buyer prints the Validation Tool result showing "outside" for the insurance agent. A lot right on the line needs the official letter instead.</i>
CCCL (Coastal Construction Control Line)	A state line along sandy beaches. Building seaward of it needs a Florida DEP permit, and sellers must disclose it.	<i>Adding a pool on the Gulf side of a beach home seaward of the CCCL requires a DEP permit in addition to the county permit.</i>
Citizens flood requirement	Florida law requiring most Citizens Property Insurance policyholders to also carry flood insurance (all remaining policies by Jan. 1, 2027).	<i>An inland Zone X home insured with Citizens must add a flood policy at its 2027 renewal to keep its Citizens coverage.</i>
Coastal A Zone	The part of an AE zone between the LiMWA and the V zone, where waves of 1.5 to 3 ft are expected.	<i>Two homes on one street are both "AE," but the one seaward of the LiMWA line may need a pile foundation when rebuilt.</i>
Coastal High Hazard Area (V / VE)	Coastal areas where storm waves of 3 ft or more are expected. The strictest building rules apply.	<i>A Gulf-front lot in VE requires a home elevated on pilings, with only parking, access or storage below.</i>
Coverage A	The dwelling, or structure, coverage amount on a homeowners policy.	<i>A Citizens policy with \$450,000 Coverage A needed flood insurance starting Jan. 1, 2026.</i>

Flood terms in plain English, continued.

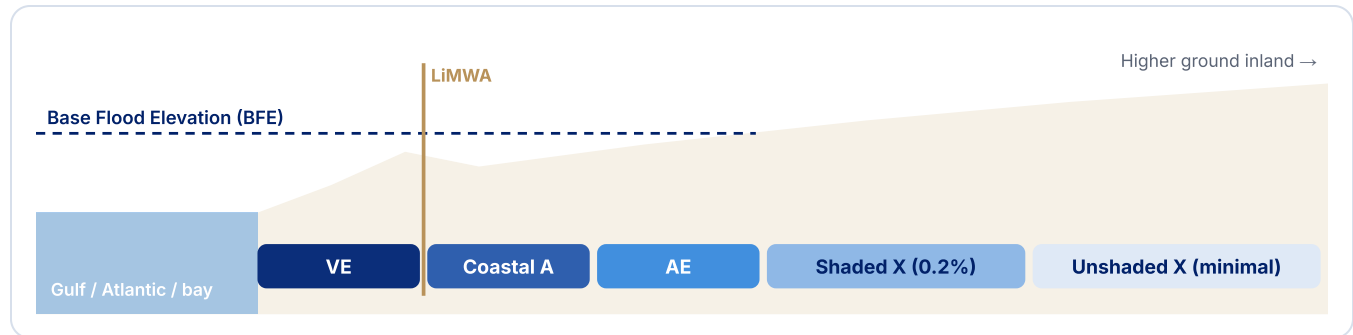
Term	What it means	Example
CRS (Community Rating System)	A FEMA program that lowers NFIP premiums for residents of communities with stronger floodplain rules.	<i>Because a county earns a CRS class rating, homeowners there get a percentage discount on NFIP flood premiums.</i>
Elevation Certificate (EC)	A FEMA form completed by a Florida-licensed surveyor, engineer or architect that records a building's elevations and flood zone.	<i>A seller orders an EC before listing. It shows the lowest floor 3 ft above BFE, which buyers and insurers can see right away.</i>
Evacuation zone	A county emergency management zone (often A–F) that tells you when to leave before a storm. It is not a FEMA flood zone.	<i>A home in FEMA Zone X can still be in Evacuation Zone A because of storm surge risk along a nearby bay.</i>
FIRM (Flood Insurance Rate Map)	FEMA's official flood map for a community, with zones, BFEs and an effective date.	<i>The FIRM panel for a lot shows Zone AE, BFE 10, and an effective date that tells you which map version applies.</i>
Flood vents	Openings in enclosure walls below an elevated home that let floodwater flow in and out, reducing pressure on the walls.	<i>An elevated home with properly sized flood vents in its garage walls may qualify for a lower flood premium.</i>
Floodway	The river or stream channel and nearby land that must stay clear to carry floodwater. Building there is tightly restricted.	<i>A lot along a creek has part of the backyard in the floodway, so a new shed there may not be allowed.</i>
Freeboard	Extra height above the BFE required by code or local rules as a safety margin.	<i>With BFE 9 ft and a local 2-ft freeboard rule, a new home's lowest floor must be at least 11 ft.</i>
ICC (Increased Cost of Compliance)	NFIP coverage of up to \$30,000 to help bring a substantially damaged home up to current flood rules.	<i>After a storm, a flooded home is declared substantially damaged. ICC helps pay to elevate it.</i>
LiMWA ("lim-wah")	Limit of Moderate Wave Action: the map line marking where 1.5-ft storm waves are expected to reach.	<i>The LiMWA crosses a street, so the homes on the water side face stricter foundation rules than those across the street.</i>
LOMA / LOMR-F ("low-ma")	FEMA letters that officially remove a building or lot from the high-risk zone when it sits above the BFE (LOMR-F when fill raised the ground).	<i>A home on a natural rise is shaded AE. The survey shows the ground is above BFE, FEMA issues a LOMA, and the federal flood insurance requirement goes away.</i>
Lowest adjacent grade	The lowest natural ground elevation right next to the building. It's key for LOMA eligibility.	<i>A house's floor is high, but the ground beside it is below BFE, so it doesn't qualify for a LOMA.</i>

Flood terms in plain English, continued.

Term	What it means	Example
Mandatory purchase requirement	Federal rule requiring flood insurance on buildings in high-risk zones financed with federally backed loans.	<i>A buyer financing a home in Zone AE with a conventional loan must have flood insurance in place at closing.</i>
NAVD 88 (vertical datum)	The reference point used to measure elevations on modern flood maps and ECs.	<i>The EC lists the lowest floor at 12.4 ft NAVD 88, the same reference the map uses for the BFE.</i>
NFIP	The National Flood Insurance Program, run by FEMA. It sells flood insurance through agents and insurance companies.	<i>A homeowner buys an NFIP policy through a local agent, with up to \$250,000 on the building and \$100,000 on contents.</i>
Pre-FIRM	A building constructed before the community's first flood map. It may sit below today's BFE.	<i>A 1970s cottage near a bay was built before the first flood map, so it sits lower than new construction next door.</i>
Private flood insurance	Flood coverage from private insurers instead of the NFIP. It may offer higher limits and is often the only option in CBRA areas.	<i>A \$1.2 million Gulf-front home adds a private excess flood policy on top of a \$250,000 NFIP policy.</i>
RCBAP	Residential Condominium Building Association Policy: the NFIP master flood policy a condo association buys for the building.	<i>A condo association's RCBAP covers the building. The unit owner adds a policy for interior finishes, belongings and assessments.</i>
Risk Rating 2.0	FEMA's current NFIP pricing system, which rates each building on its own flood risk.	<i>Two homes in the same AE zone get different prices because one is closer to the water and has a lower first floor.</i>
SFHA (Special Flood Hazard Area)	The high-risk area: every zone starting with A or V.	<i>A buyer's lender sees Zone AE on the flood determination and requires flood insurance before closing.</i>
Substantial improvement / damage (50% rule)	If improvements or repairs in a high-risk zone cost 50% or more of the building's value, the whole building must meet current flood rules.	<i>A \$200,000 (structure value) home needs a \$110,000 renovation. That's over 50%, so it may need to be elevated.</i>
Waiting period	The time before a new flood policy takes effect. Usually 30 days for the NFIP, with an exception at loan closing.	<i>An owner buys flood coverage when a storm is forecast next week. The policy won't start in time.</i>

Florida's flood zones, one by one.

A typical cross-section from the water's edge inland. Real maps are more irregular, since they follow ground elevation, dunes, rivers and drainage, so always check the specific property.



Zone	What it means	Flood insurance with a federally backed loan?	Building notes
VE / V	Coastal high hazard: storm surge plus waves of 3 ft or more. VE shows a BFE; V does not.	Required	Strictest. Elevated on pilings or columns, with open or breakaway walls below. Seaward of the CCCL, state permits also apply.
Coastal A	The AE area between the LiMWA and the V zone. Waves of 1.5 to 3 ft are expected.	Required (insured as AE)	The Florida Building Code and local rules may require V-zone-style foundations here.
AE	High risk with a set BFE. Common along coasts, rivers, lakes and low inland areas.	Required	Lowest floor must be at or above BFE plus required freeboard.
A	High risk, but no detailed study, so no BFE is published.	Required	The local floodplain office or a surveyor may need to determine an elevation.
AH / AO	Shallow flooding of 1 to 3 ft. AH means ponding and has a BFE. AO means sheet flow and shows a depth.	Required	Built above the BFE (AH) or the depth number (AO) plus freeboard.
X shaded	Moderate risk: the 0.2% annual chance flood area, or 1% areas with shallow depths. Older maps label it B.	Not federally required. The lender may still require it.	Usually no federal elevation rules. Local rules vary.
X unshaded	Minimal mapped risk. Older maps label it C.	Not federally required	Rainfall and drainage flooding still happen.
D	Possible but undetermined risk. The area hasn't been studied.	Not federally required	Insurance pricing can be harder to get.

You may also see AR or A99, which are areas protected or about to be protected by levees, and "floodway," the channel that must stay clear to carry floodwater, where building is tightly restricted.

Four Florida maps that mean four different things.

Buyers often hear "Zone A" from one source and "Zone X" from another, and both can be right. Florida properties can show up on several maps that measure different things.

01

FEMA flood zone

Insurance and lending risk from the FIRM. Decides whether a federally backed lender requires flood insurance and which floodplain building rules apply. Lettered A, V, X and D.

02

Hurricane evacuation zone

Set by each county's emergency management office, based on storm surge modeling. In most counties it's lettered A through F (or numbered) and tells you **when to leave** before a storm. It is not an insurance zone. A home in FEMA Zone X can still be in Evacuation Zone A.

03

Coastal Construction Control Line (CCCL)

A line set by the Florida Department of Environmental Protection along sandy beaches. Building or major work seaward of it needs a state permit, and a seller of property seaward of it must give the buyer the coastal property disclosure under §161.57, Florida Statutes. It isn't a flood zone, but it often overlaps V zones.

04

CBRA zones, said "cobra"

The **Coastal Barrier Resources Act** (CBRA, 1982) protects undeveloped coastal barriers in the **Coastal Barrier Resources System** (CBRS), mapped by the U.S. Fish & Wildlife Service, not FEMA. Buildings built or substantially improved after an area was designated can't get NFIP flood insurance or most federal assistance, so private flood is usually the only option. Florida has 137 of these units. **More on page 10.**

Also check: local flood or drainage studies that some counties adopt on top of FEMA's maps, and **preliminary FEMA maps** that are published but not yet in effect, since they can move a property into or out of a high-risk zone.

The takeaway: when someone tells you a property's "zone," ask which map they mean and the effective date of that map. Then check the official source.

LiMWA: the wave line on Florida's coastal maps.

You'll see this line on coastal flood maps from the Panhandle and the Forgotten Coast to the Atlantic barrier islands. It can change what you can build and what you pay to insure.

LiMWA, said "lim-wah"

The **Limit of Moderate Wave Action** is a line FEMA draws on coastal flood maps. It marks how far inland storm waves of **1.5 feet** are expected to reach in the base flood. FEMA started adding it around 2009, and most current Florida coastal maps show it as a black line with small arrowheads inside an AE zone.

From the water inland	Waves expected
VE	3 ft or more
LiMWA line	1.5 ft line
Coastal A	1.5 to 3 ft (still part of AE)
AE	Mostly rising water

Why the LiMWA matters in Florida

- **Building:** FEMA research found waves of 1.5 to 3 ft can still damage foundations and walls. The Florida Building Code and many local rules can require **VE-style foundations** (pilings or columns, breakaway walls) in the Coastal A Zone instead of fill or a stem wall.
- **Loans:** it's still an AE zone, so flood insurance is required with a federally backed loan.
- **Insurance cost:** current NFIP pricing accounts for coastal distance and wave risk, so a home seaward of the LiMWA may cost more to insure.
- **Discounts:** communities that apply VE-style rules up to the LiMWA can earn residents a Community Rating System discount.
- **Older maps** may not show it. Ask the local floodplain administrator whether it applies to your lot.

Reading the map: on the FEMA Flood Map Service Center, a property can show "Zone AE" and still be seaward of the LiMWA. Zoom in for the LiMWA line, or ask a surveyor to plot the lot on the map. An elevation certificate also records the flood zone and the building's elevations.

"Same zone label, very different rules. On the coast, it pays to know exactly where the LiMWA line falls on your lot."

CBRA, said "cobra": inside or outside?

The **Coastal Barrier Resources Act** of 1982 created the **Coastal Barrier Resources System (CBRS)**, which the U.S. Fish & Wildlife Service maps, not FEMA. CBRA areas don't ban building or private loans. They take federal money off the table: federal flood insurance, disaster aid, and federal funding for roads and beach projects. Florida has 137 CBRA units.

If the property is...	What it generally means
Inside, built or substantially improved <i>after</i> the area was designated	Not eligible for NFIP flood insurance. The buyer will need private flood insurance , which affects the insurance budget and loan approval.
Inside, built <i>before</i> the designation date	May still qualify for NFIP coverage, with proof such as the original building permit and start-of-construction date, as long as it hasn't been substantially improved since.
Outside, or removed in a remap	NFIP flood insurance is available as usual. Keep the documentation showing it's outside.

How to check a property

- ☐ **Most addresses:** use the **CBRS Validation Tool** in the Fish & Wildlife CBRS Mapper. It returns an "in" or "out" result you can save or print as documentation.
- ☐ **Within about 20 feet of a boundary** (the buffer zone): the tool can't give an answer, so Fish & Wildlife issues an official **CBRS Property Determination** letter.
- ☐ **Think it's wrong?** There's no formal appeal. You can send new information and ask for a reevaluation, or request removal for a mapping error.
- ☐ **New map adopted?** An older determination may no longer apply. Request a new one.

A Florida example: Cape San Blas. The St. Joseph Peninsula is covered by CBRA Units P30 and P30P. Only Congress can change a CBRA boundary. Public Law 116-9 (2019) adopted revised maps there. It removed areas that already had roads and utilities when they were included in 1982, including about 47 acres in the Cape Breezes subdivision, and added some undeveloped land. A property can be in Zone AE *and* inside a CBRA unit at the same time.

Tip: check CBRA status early, during listing prep or the inspection period, not the week before closing.

What Florida requires when a home is sold.

Florida has added flood-specific disclosure rules on top of its long-standing duty to disclose known material defects. Here's the summary. Your attorney and the contract you sign control the details.

Rule	What it requires
Seller flood disclosure §689.302, Fla. Stat.	A seller of residential real property must give the buyer a written flood disclosure at or before the time the contract is signed. Created by HB 1049 (2024) and expanded by SB 948 (2025, effective October 1, 2025). The current form asks whether the seller has filed a flood insurance claim, whether they have received assistance for flood damage from any source (such as FEMA), and whether they know of flooding that damaged the property while they owned it. It also includes a notice that homeowners policies don't cover flood.
Landlord flood disclosure §83.512, Fla. Stat.	Residential landlords must give tenants a flood disclosure before signing a lease of one year or longer. This matters to investors who own long-term rentals.
Duty to disclose known defects <i>Johnson v. Davis</i> (Fla. 1985)	Florida sellers must disclose known facts that materially affect value and aren't readily observable, which can include past water intrusion or drainage problems. An "as is" contract doesn't remove this duty.
Coastal property disclosure §161.57, Fla. Stat.	If any part of the property is seaward of the CCCL, the seller must disclose it to the buyer in the contract or a separate written document, and the buyer can request a survey or affidavit showing where the line falls.
Florida Realtors/Florida Bar contracts	The standard contracts include a flood zone and elevation certification provision. It encourages the buyer to verify the flood zone and elevation, and in certain cases lets the buyer cancel within a set period if the home is in a high-risk zone or CBRS area and its finished floor is below the BFE. Read the current version for the exact terms.
Condo & HOA documents Ch. 718 & 720, Fla. Stat.	Association budgets, insurance summaries and reserve studies show how the building or community insures and prepares for flood, along with any assessments tied to storm repairs.

For sellers: get ready early

Gather flood insurance claim history, any FEMA or SBA assistance records, repair invoices and permits, your elevation certificate and current flood policy declarations. Disclosing honestly and early keeps you protected and keeps the deal on track.

For buyers: read every page

Review the flood disclosure, the seller's property disclosure, the elevation certificate and an insurance quote **during the inspection period**, not after. Ask whether the current flood policy can be assumed.

NFIP, private flood, and the Citizens rule.

Florida has more flood insurance policies than any other state. Here's how the main options work and where Florida's rules go beyond the federal ones.

NFIP: the federal program

- **Risk Rating 2.0** (since 2021–22) prices each building on its own risk: distance to water, elevation, flood type, rebuild cost. An elevation certificate is no longer required to get a quote, but it can still help.
- **Limits:** up to \$250,000 building and \$100,000 contents on a home.
- **Renewal increases** on most existing policies are capped by law at 18% a year until the full-risk rate is reached.
- **Assumable:** a buyer can often take over the seller's NFIP policy, and its rating path, at closing.
- **Waiting period:** usually 30 days. The main exception is a policy bought in connection with a mortgage closing.
- **Authorization:** Congress extends the NFIP in short stretches. As of this writing it's authorized through December 11, 2026. During a lapse, new policies and renewals can stop until Congress acts.

Private flood insurance

- Florida has an active private flood market (§627.715, Fla. Stat.).
- Federally regulated lenders must accept private flood policies that meet the federal definition of "private flood insurance."
- May offer higher limits, replacement cost on contents, or additional living expenses, and is often the only option in CBRS areas.
- Compare carefully: some aren't assumable, have different cancellation rules, or can be non-renewed.

Condos

The association usually insures the building, often with an NFIP master policy (RCBAP). Unit owners may want their own flood policy for interior finishes, contents and assessment coverage. Lenders may require one if the master policy is not enough.

Citizens Property Insurance: flood coverage is now required

Under §627.351(6)(aa), Fla. Stat., Citizens policyholders must also carry flood insurance to keep their wind/homeowners coverage. It's being phased in by dwelling coverage amount:

Citizens policies (new or renewing) with...	Flood insurance required starting
Any property in a high-risk FEMA zone (A or V)	2023 (new policies April 1, renewals July 1)
Dwelling coverage of \$600,000 or more	January 1, 2024
\$500,000 or more	January 1, 2025
\$400,000 or more	January 1, 2026
All remaining personal residential policies, in any flood zone	January 1, 2027

Generally exempt: condo unit-owner policies, renters policies, and policies without wind coverage. Confirm current rules with your insurance agent and Citizens.

Inland, waterfront, or high-risk coast: what to prepare for.

Three typical Florida property types, side by side. Dollar figures are broad planning ranges reported for Florida and the Panhandle, not quotes. Two similar homes can price very differently, so always get a quote on the specific property.

	Inland home e.g., a newer home in Panama City, away from the water	Waterfront home e.g., bayou, bay or lake front; or near the Gulf	High-risk coastal / CBRA e.g., Gulf-front, VE zone, Cape San Blas
Typical flood zone	X (shaded or unshaded)	AE, sometimes Coastal A	VE or Coastal A; may be inside a CBRA ("cobra") unit
Flood insurance required?	Usually not by a lender. Required if you're insured with Citizens (all policies by Jan. 1, 2027).	Yes, with a federally backed loan. Also required with Citizens.	Yes, with a federally backed loan. Also required with Citizens.
NFIP available?	Yes	Yes	Yes outside CBRA. Inside CBRA, only for buildings that predate the designation and weren't substantially improved. Otherwise private flood only .
Planning range, annual flood premium*	Often a few hundred dollars to about \$1,200	Often about \$2,000 to \$10,000	Often about \$5,000 to \$20,000+. CBRA properties depend entirely on private-market pricing and availability.
Biggest price drivers	Elevation, distance to water, local drainage	Lowest floor vs. BFE, distance to water, flood vents, enclosure below	V-zone construction, elevation, wave exposure, rebuild cost, CBRA status
Documents to prepare	Flood quote; EC if available; Florida flood disclosure	EC (strongly recommended), flood quote, current declarations page, claim history, flood disclosure	All of the waterfront list, plus a CBRA check (Validation Tool or determination letter), CCCL disclosure if seaward, private flood quotes, and permits for any work below the home
Building & renovation	Standard permits; local rules vary	Built at or above BFE + freeboard. Watch the 50% rule on big renovations.	Pilings or columns, breakaway walls, DEP permit seaward of the CCCL. The 50% rule can require elevating an older home.
Timeline tips	Get a quote during the inspection period	Order the EC and quotes before listing or early in the inspection period	Start insurance and CBRA checks before making an offer or listing. Private flood underwriting can take longer.

*Planning ranges are drawn from published Florida and Panhandle market estimates (2025–2026) and are illustrative only. Actual premiums depend on the specific building, elevation, coverage, deductible and carrier. Wind and homeowners coverage are separate costs. Ask a licensed Florida agent for quotes.

A standard flood policy vs. one built for higher risk.

An inland home is often well served by a standard NFIP policy. A Gulf-front home, a high-value home, a short-term rental, or a home inside a CBRA unit may need a private or excess flood policy instead of, or on top of, the NFIP.

	Standard NFIP policy	Private / high-value flood policy (varies by carrier)
Building limit	Up to \$250,000	Often higher, sometimes \$1 million or more, or excess coverage above the NFIP
Contents	Up to \$100,000, generally actual cash value	Often higher limits; replacement cost may be available
Living expenses / lost rent	Not included	Often available, which matters for rental properties
Below the lowest floor	Very limited coverage	Some carriers cover more
Waiting period	Usually 30 days (exception at loan closing)	Often shorter; set by the carrier
Assumable & stability	Usually assumable by a buyer; increases capped at 18% a year on most renewals	Often not assumable; the carrier can change rates or non-renew with notice

LOMA, said "low-ma": changing the map for one property.

A **Letter of Map Amendment** is an official FEMA letter stating that a specific building or lot is **not** in the high-risk flood zone, even though the map shows it there. Maps are drawn at a large scale, so a home on a natural rise can end up shaded as high-risk when it actually sits above the flood level.

- **Who qualifies:** the natural ground right next to the building (the "lowest adjacent grade") must be at or above the BFE.
- **What it takes:** survey or elevation certificate data and property records, submitted through FEMA's Online LOMC portal or by mail. FEMA charges no fee for a LOMA. Surveyor fees still apply.
- **If fill dirt raised the ground,** it's a **LOMR-F** (based on fill), which has a FEMA review fee.

What a LOMA does, and doesn't do

- ✓ Removes the federal requirement to carry flood insurance with a federally backed loan
- ✓ Becomes part of the official record for that property
- ✗ Doesn't stop a lender from requiring flood insurance anyway
- ✗ Doesn't remove the flood risk. Coverage is still wise, and often inexpensive.
- ✗ Usually isn't possible for an elevated coastal home whose *ground* is below the BFE, even if the living area is high above it
- ✗ Can be superseded when FEMA issues a new map, so check its status

Seller tip: if your home is mapped high-risk but seems to sit high, ask a surveyor whether it may qualify for a LOMA before you list. Removing the federal flood insurance requirement can widen your buyer pool.

Elevation can matter more than the zone itself.

Two homes on the same street, in the same zone, can have very different flood risk and very different insurance costs because of how high the lowest floor sits.

The elevation certificate

Completed by a Florida-licensed surveyor, engineer or architect on FEMA's form. It shows the flood zone, BFE, lowest floor, the lowest adjacent ground, and details like flood vents and machinery height. New construction in a high-risk zone usually needs one to pass final inspection.

Where to look first: your closing papers, the builder, your current insurer, or the local floodplain or building department. Many Florida communities keep them on file.

Getting out of the high-risk zone

If a survey shows a building or lot is naturally above the BFE, the owner can apply to FEMA for a **LOMA**. If fill was placed, it's a **LOMR-F**. If FEMA approves, the federal flood insurance requirement no longer applies, though a lender can still choose to require coverage.

Florida building rules in flood zones

Rule	What it means for owners
Florida Building Code + freeboard	The statewide code sets minimum flood-resistant construction standards. In flood hazard areas, new homes generally must be built at least 1 foot above the BFE, and many counties and cities require 2 feet or more. Utilities, ducts and equipment must also be elevated or flood-proofed.
The 50% rule Substantial improvement / substantial damage	If the cost to improve or repair a building in a high-risk zone equals or exceeds 50% of its market value, the whole building must be brought up to current flood rules, which can mean elevating it. Some Florida communities count improvements over several years together. Always ask the local floodplain administrator before buying a home to renovate.
Below the lowest floor	Space under an elevated home is generally limited to parking, building access and storage. Finished rooms built below the BFE can raise insurance costs sharply and may violate the permit.
V-zone & CCCL construction	Pile or column foundations, breakaway walls, and engineered designs. State DEP permits are required seaward of the CCCL.
Increased Cost of Compliance (ICC)	NFIP policies include up to \$30,000 to help bring a substantially damaged building into compliance, for example by elevating it.

Older homes: many Florida homes were built before the community's first flood map, called "pre-FIRM." They may sit below today's BFE. That doesn't make them a bad buy, but it does affect insurance, renovation plans and resale. Know the numbers up front.

How to research flood information for any Florida property.

Use official sources. Online listing sites, flood-risk scores and third-party tools can help, but they aren't the official map, and they may not match it.

1 Look up the FEMA map

Search the address at the **FEMA Flood Map Service Center** (msc.fema.gov) and note the zone, BFE, panel number and effective date. Check for **preliminary maps** too.

2 Check the county or city GIS

Most Florida counties publish a flood-zone layer, and some show local studies or stricter maps. The **county property appraiser** site helps confirm the parcel, year built and building details.

3 Call the floodplain administrator

Ask for any elevation certificate on file, local freeboard rules, the substantial-improvement rules, and the community's **CRS discount**.

4 Check your evacuation zone

Look it up on your **county emergency management** website or the Florida Division of Emergency Management "Know Your Zone" tool.

5 Coastal? Check the CCCL and CBRA

Use **FDEP Map Direct** for the Coastal Construction Control Line and the **U.S. Fish & Wildlife Service CBRS Mapper** to see whether a property is inside a CBRA ("cobra") unit (see page 10).

6 Ask for the paperwork

The seller's flood disclosure, the property disclosure, the elevation certificate, the current flood declarations page and claim history. For a condo, the association's insurance summary.

7 Get real insurance quotes

Ask a licensed Florida agent for NFIP and private flood quotes, plus wind and homeowners, during your inspection period. Ask whether the seller's policy is assumable.

8 Bring in the right professionals

A surveyor for elevations, an engineer or contractor for drainage or renovation plans, and a real estate attorney for legal questions.

Signs worth a closer look

- ✗ Water lines, staining or new drywall at baseboard height
- ✗ Low-lying lot, poor grading, or standing water after rain
- ✗ Finished rooms or a converted garage below the BFE
- ✗ Unpermitted repairs after a storm

Features that can help

- ✓ Lowest floor well above the BFE (freeboard)
- ✓ Properly installed flood vents
- ✓ Elevated A/C, water heater and electrical
- ✓ Community in a strong CRS class

What people ask me most about flood.

Short, straight answers. Every property is different, so verify the details for yours. Links and how-to steps are in the appendix.

Can flood maps change after I buy?

Yes. FEMA updates Florida maps over time, and a new map can move a property into or out of a high-risk zone. Under Risk Rating 2.0 a map change matters less for NFIP pricing, but it can still affect lender requirements and building rules.

Is my condo building's flood policy enough?

Usually not for your interior, your belongings, or a flood-related assessment. Ask for the association's insurance summary and talk to an agent about a unit-owner flood policy.

What if the seller had a flood claim?

Florida requires it to be disclosed. A past claim isn't automatically a deal-breaker. Ask what happened, what was repaired, whether it was permitted, and what it means for insurance.

I'm paying cash. Do I need flood insurance?

There's no lender requirement, but the risk is the same. And if you insure with Citizens, Florida law now requires flood coverage on most policies. Get a quote before you decide.

Does a flood zone hurt value?

It can affect carrying costs and the buyer pool. Many waterfront homes are in high-risk zones and still command strong prices. What matters is accurate information, good elevation and realistic insurance numbers.

Who decides my official zone?

FEMA's effective map controls for federal flood insurance requirements. A licensed surveyor's elevation certificate documents where the building actually sits.



We move at your pace.

Have a question about flood zones on a Florida property you're buying, selling or own? Book a free 15-minute call.

PHONE (850) 340-0646
EMAIL kinseyhaddock@flpanhandlerealtor.com
BOOK tidycal.com/kinseycoldwellbanker
OFFICE 726 Navy Blvd, PCB, FL 32408

Sources & further reading: FEMA Flood Map Service Center (msc.fema.gov) and flood zone definitions · FloodSmart.gov / NFIP Flood Insurance Manual and Risk Rating 2.0 · FEMA, Congressional Reauthorization of the NFIP (authorized through December 11, 2026) · 42 U.S.C. §4012a (mandatory purchase) and Biggert-Waters Act private flood acceptance · §689.302, Fla. Stat. (seller flood disclosure; HB 1049, 2024; SB 948, 2025) · §83.512, Fla. Stat. (landlord flood disclosure) · *Johnson v. Davis*, 480 So. 2d 625 (Fla. 1985) · §§161.053 and 161.57, Fla. Stat. (CCCL and coastal property disclosure); FDEP Map Direct · §627.351(6)(aa), Fla. Stat. (Citizens flood requirement) · §627.715, Fla. Stat. (private flood insurance) · Florida Building Code, flood-resistant construction provisions · Coastal Barrier Resources Act (16 U.S.C. §3501 et seq.) and U.S. Fish & Wildlife Service CBRS Mapper; Public Law 116-9 (2019), Units P30/P30P; FWS CBRS Validation Tool and Property Determination fact sheet and FAQ · FEMA, Limit of Moderate Wave Action (LiMWA) guidance · Florida Division of Emergency Management, Know Your Zone · Florida Realtors/Florida Bar residential contracts.

For educational information only. This guide is general information about flood zones in Florida. It is not legal, insurance, lending, engineering or surveying advice, and it does not determine any property's flood zone, risk or insurance requirements. Flood maps, statutes, insurance rules and contract forms change. Always verify current, property-specific information with FEMA, your local floodplain administrator, a licensed insurance agent, a licensed surveyor and a Florida real estate attorney. Information believed accurate as of October 2026. Kinsey Haddock P.A., Florida Broker Associate, License #BK3253849, Coldwell Banker Realty. Equal Housing Opportunity.

How to get an elevation certificate.

An elevation certificate (EC) is one of the most useful flood documents a property can have. Sellers who have one ready before going to market give buyers and insurers real numbers instead of guesses.

Step 1 · Check whether one already exists

- ☐ Your closing package from when you bought the home
- ☐ The builder, or the original survey, for newer homes
- ☐ Your current flood insurance agent or carrier
- ☐ Your city or county **floodplain or building department**. Many Florida communities keep ECs on file, and some post them on their GIS map.
- ☐ A prior FEMA map change for the property (LOMA), searchable through FEMA

Step 2 · If not, hire a licensed professional

A new EC must be completed and sealed by a **Florida-licensed Professional Surveyor and Mapper**, engineer or architect. In practice, most are done by surveyors. Florida surveyors are licensed through the Florida Department of Agriculture and Consumer Services (FDACS). Ask the surveyor to use FEMA's current EC form.

Step 3 · What to ask for when you call

- Fee and turnaround time. Both vary by property, location and season, so get more than one quote.
- Whether they'll include photos of the building, which the form calls for
- A PDF copy you can share with buyers, agents and insurers

Step 4 · What to have ready

- ☐ Property address and parcel ID (from the county property appraiser)
- ☐ Any prior survey, plans or permits
- ☐ Access to the crawlspace, garage, flood vents and A/C equipment
- ☐ Your current flood policy declarations page, if you have one

How the EC gets used

Use	Why it helps
Flood insurance quote	Not required for an NFIP quote anymore, but it can lower the price when the home sits well above the BFE
Listing & disclosure	Gives buyers facts early and helps avoid surprises in the inspection period
LOMA request	The survey data can support asking FEMA to remove a building from the high-risk zone
Permits & renovation	Shows the starting point for the 50% rule and any elevation work

Seller tip: order the EC, the CBRA check (coastal properties) and a flood quote **before listing**. Put them in the property's disclosure packet with the Florida flood disclosure.

Need a surveyor? Find licensed surveyors through the Florida Surveying and Mapping Society at fsms.org, and confirm any license with FDACS at fdacs.gov/Business-Services/Surveyors-and-Mappers. Your local floodplain office can also tell you which surveyors regularly prepare ECs in your area. **Panhandle sources and surveyors are in Appendix D.**

Official links, all in one place.

Links are clickable in the PDF. If one moves, search the agency name.

FLOOD MAPS & FLOOD ZONES	
FEMA Flood Map Service Center (zones, BFE, panels, preliminary maps)	msc.fema.gov/portal/search
FEMA Online LOMC (request a LOMA / map change)	hazards.fema.gov/femaportal/onlinelomc
Florida "Know Your Zone" (hurricane evacuation zones)	floridadisaster.org/knowyourzone
Florida State Floodplain Management Office	floridadisaster.org/floodplain
COASTAL: CCCL & CBRA ("COBRA")	
FDEP Coastal Construction Control Line program	floridadep.gov/rcp/coastal-construction-control-line
FDEP Map Direct (locate the CCCL)	ca.dep.state.fl.us/mapdirect
U.S. Fish & Wildlife CBRS Mapper & Validation Tool	fwsprimary.wim.usgs.gov/CBRSMapper-v2
CBRA maps & data / property determination FAQ	fws.gov/page/cbra-property-determinations-frequently-asked-questions
FLOOD INSURANCE	
FloodSmart (NFIP): coverage basics	floodsmart.gov
FloodSmart: find an NFIP insurance provider	floodsmart.gov/find
Citizens Property Insurance: flood requirement	citizensfla.com/flood
FL Dept. of Financial Services: insurance consumer help (1-877-693-5236)	myfloridacfo.com/division/consumers
FL DFS Licensee Search (verify an insurance agent)	licenseesearch.fldfs.com
Florida Office of Insurance Regulation	florir.com
FLORIDA LAW & DISCLOSURE	
§689.302 Seller flood disclosure	flsenate.gov/Laws/Statutes/2025/689.302
§83.512 Landlord flood disclosure	flsenate.gov/Laws/Statutes/2025/83.512
§161.57 Coastal property (CCCL) disclosure	flsenate.gov/Laws/Statutes/2025/161.57
§627.351 Citizens (flood requirement at (6)(aa))	flsenate.gov/Laws/Statutes/2025/627.351
§627.715 Private flood insurance	flsenate.gov/Laws/Statutes/2025/627.715
Florida Realtors: expanded flood disclosure (2025)	floridarealtors.org (flood disclosure article)
PROPERTY RECORDS, SURVEYORS & BUILDING CODE	
County property appraisers (FL Dept. of Revenue index)	floridarevenue.com/property/Pages/LocalOfficials.aspx
Property Appraisers' Association of Florida	paaf.us
Florida Surveying and Mapping Society	fsms.org
FDACS Surveyors & Mappers (licensing)	fdacs.gov/Business-Services/Surveyors-and-Mappers
Florida Building Code	floridabuilding.org

Example local insurance agencies.

Examples of independent agencies that offer flood insurance in the Panhandle. Independent agencies can usually quote both NFIP and private flood, which matters on the coast and in CBRA areas.

Agency	Areas served (per agency website)	Phone	Website
Bridgeway Insurance Agency	Panama City, Panama City Beach, Santa Rosa Beach / 30A, Port St. Joe	See website	bridgewayins.com
Daffin Insurance	Panama City & Port St. Joe offices; Bay, Gulf and Franklin counties, including Cape San Blas	PC (850) 769-8183 PSJ (850) 705-1005	daffininsurance.com
Erb & Young Insurance Emer Elbo, Agency Owner	Pensacola office; Florida independent agency	888.600.7333 ext. 001 eelbo@erbandyoung.com	erbandyoung.com
Hannon Insurance Agency	Port St. Joe and surrounding areas, including Cape San Blas	(850) 227-1133	hannoninsurance.com
LMIG	Destin and the Emerald Coast, including Santa Rosa Beach and 30A	(850) 460-7490	destininsuranceagent.com
Lucleon Insurance	Destin, 30A, Panama City Beach and Port St. Joe	(850) 361-2882	lucleoninsurance.com

Listed alphabetically. Contact details come from each agency's website or the agency itself, as of October 2026. Confirm them before calling.

Questions to ask any agent

- ☐ Can you quote both NFIP and private flood?
- ☐ Is the seller's current flood policy assumable, and what does it cost?
- ☐ Does an elevation certificate lower my price?
- ☐ Is the property inside a CBRA unit, and what are my options if it is?
- ☐ What's the waiting period, and can coverage start at closing?
- ☐ If I'm with Citizens, what do I need to meet the flood requirement?

Anywhere in Florida

Not in the Panhandle? Use **FloodSmart's provider finder** (floodsmart.gov/find) and the **DFS Licensee Search** (licenseesearch.fldfs.com), where you can filter licensed property and casualty agents by county. Always confirm an agent's license before you buy a policy.

Please note: these agencies are listed as examples for convenience only, not as an endorsement, and no compensation is received for listing them. You're free to choose any licensed agent. Coverage, pricing and availability are set by the insurer. **Need another referral?** Call or text Kinsey at (850) 340-0646.

Elevation certificates: who to call.

Look for an existing certificate first. It's free and can save time. If there isn't one, or it's out of date, hire a Florida-licensed surveyor.

Step 1 · Search for an existing certificate (free)

Source	What you'll find	Link / phone
Florida Division of Emergency Management, statewide EC search	Florida law (§472.0366) requires surveyors to file each new certificate with the state. Search by address.	floridadisaster.org/elevation-certificates
Bay County	Posts elevation certificates online as PDFs, organized by year and street address	gis.baycountyfl.gov/elevationcertificates
Okaloosa County	Flood facts and elevation certificate information	myokaloosa.gov/node/359
City of Lynn Haven	Certain certificates on file; Building Official answers elevation questions	cityoflynnhaven.com/223/Flood-Management-Plan
Gulf County Building Department	Port St. Joe, Cape San Blas and Indian Pass: ask about certificates on file and freeboard rules	(850) 229-8944 ext. 1
Any other city or county	Call the building or floodplain office. Many Florida communities keep certificates on file.	See Appendix B

Step 2 · Example local surveyors who list elevation certificates

Firm	Areas served (per firm website)	Phone	Website
Coastal Land Surveying, Inc.	Shalimar; Okaloosa, Walton and Santa Rosa counties, including Destin and Fort Walton Beach	(850) 651-9354	coastallandsurveyingflorida.com
GCT Surveying & Mapping Gustin, Cothorn & Tucker	Niceville; Okaloosa and Walton, extending into Santa Rosa and Bay. Also prepares LOMAs.	(850) 678-5141	gctsurveying.com
KJM Land Surveying	Pensacola; Escambia and Santa Rosa counties, including Milton, Pace and Gulf Breeze	(850) 438-0202	kjmsurveying.com
Panama City Land Surveying	Panama City and Bay County	(850) 640-6404	panamacitylandsurveying.com
Southeastern Surveying & Mapping (SSMC)	Panama City office; Bay County and the Southeast	(850) 919-2127	southeasternsurveying.com

Listed alphabetically; details from each firm's website or listing, October 2026. For Gulf County, ask the Building Department which surveyors regularly file certificates there.

Before you hire: confirm the surveyor's Florida license (see Appendix B), get two or three quotes (fees commonly run several hundred dollars), and ask about turnaround and a PDF copy. **Please note:** firms are listed as examples only, not an endorsement, and no compensation is received for listing them.

Need another referral? Call or text Kinsey at (850) 340-0646 for more local surveyors, inspectors, insurance agents and other professionals.