

Flood Zone Checklist

Before you fall for a home on the Gulf Coast, spend five minutes on flood risk. It affects whether insurance is required and what it costs.

HOW TO LOOK UP ANY PROPERTY

- ☐ Go to the FEMA Flood Map Service Center at msc.fema.gov and search the address.
- ☐ Note the flood zone letter (for example AE, VE, or X).
- ☐ If the zone starts with A or V, it is a Special Flood Hazard Area and your lender will require flood insurance.

FLOOD ZONE QUICK GUIDE

Zone	Risk	Insurance
V / VE	Highest, coastal with wave action	Required; most expensive
A / AE	High, 1% annual chance	Required by lenders
X (shaded)	Moderate	Not required, often smart
X (unshaded)	Minimal	Not required

BEFORE YOU MAKE AN OFFER

- ☐ Get a flood insurance quote (NFIP and a private insurer) before you write the offer.
- ☐ Ask for an Elevation Certificate, especially in A or V zones.
- ☐ Ask the seller about any past flooding or insurance claims.
- ☐ Ask if the seller's flood policy is assumable, which can save money.
- ☐ Compare the home's elevation to the base flood elevation for the area.
- ☐ Check whether the community has a history of flooding beyond the maps.

Ready for straight answers? Send us an address and we will pull the flood zone and help you read it. Call or text **941.867.8667** or visit **theagntgroup.com**. The AGNT Group helps buyers and sellers across Sarasota and Manatee counties.