

A FREE GUIDE FROM KRIS ASQUITH

Check Your True Flood Risk in Southwest Florida

A plain-words guide for homeowners and buyers, before the next big rain

NAPLES · BONITA SPRINGS · ESTERO · FORT MYERS · CAPE CORAL
AND ON FORT MYERS BEACH, SANIBEL, CAPTIVA AND MARCO ISLAND

KRIS ASQUITH | BROKER ASSOCIATE, PREMIERE PLUS REALTY MOVE239.COM

START HERE

Why this guide, why now

The first days of November brought record rain to parts of Florida. Some of the worst flooding was far from the coast, in inland counties with rivers and low ground, and not a single hurricane was involved.

If you own a home here, or you're about to buy one, that's the moment to ask a simple question: how much flood risk does this exact address really carry?

Here's what you'll learn:

- Why "I'm not near the water" isn't the answer
- What your homeowners policy does and doesn't pay for
- How to read a flood zone in plain words
- How to check any address yourself in about five minutes
- What to do next, whether you already own or you're still shopping

SECTION 1

Distance from the beach isn’t the answer

Most people picture flooding as storm surge: water pushed in from the Gulf during a hurricane. That's one kind. Here, there are two more that catch people off guard:

- **Heavy rain with nowhere to go.** When the ground is already soaked and the rain keeps coming, water collects in streets, yards and low spots faster than drainage can carry it away.
- **Rivers and creeks rising.** Days after a big rain, water upstream keeps flowing in and the river keeps climbing, even after the sun comes out.

Neither one cares how far you are from the beach. What matters is how high the home sits, how the land around it drains, and where the water from nearby land flows.

More than 20% of flood insurance claims come from outside the highest-risk flood areas. So a "low-risk" zone means lower risk, not zero.

Takeaway: judge flood risk by elevation and drainage, not by the view.

SECTION 2

What your homeowners policy won’t pay for

This is the part that surprises people most. A standard homeowners policy does not cover flood. That includes rising water from heavy rain running into the house, not only storm surge.

Flood coverage is a separate policy. It comes from the National Flood Insurance Program (through your insurance agent) or from a private flood insurer.

Two things to know before you need it:

- **There's usually a 30-day wait.** A new flood policy from the National Flood Insurance Program usually doesn't start for 30 days. Buying one when the forecast turns bad is too late. (There are exceptions, such as when a lender requires it at closing.)
- **There are limits.** The National Flood Insurance Program covers up to $250,000 on the building and $100,000 on your belongings, and coverage for your belongings is often a separate choice you have to add. Higher-value homes often need extra coverage on top, so ask your agent about it.

Takeaway: if you don't have a flood policy, you're paying for flood damage yourself.

SECTION 3

Flood zones, in plain words

Every address has a flood zone on FEMA's flood maps.

- **Zones that start with A or V** are higher-risk areas. If you use a mortgage to buy there, the lender will require flood insurance. V zones face waves as well as rising water.
- **Zone AE** is the higher-risk zone you'll see most here. FEMA has set a base flood elevation for that spot: how high water is expected to reach in a major flood. The higher your home sits above that line, the better for your flood insurance.
- **Zone X** is lower risk, and flood insurance usually isn't required.

"Not required" isn't the same as "no risk." Many owners in Zone X still carry flood insurance, because it's often far less expensive there and it matters after a storm like this week's.

Flood maps also get redrawn. A map shows the risk FEMA measured when it was made. Land around you gets built on, drainage changes, and the maps catch up later. Look at the map, and then look at the ground.

Takeaway: the zone tells you what the lender requires. The elevation tells you the real story.

SECTION 4

Check any address in about five minutes

1. **Look up the flood zone.** Go to msc.fema.gov (FEMA's Flood Map Service Center), type the address into the search box, and click Search. Write down the zone.
2. **Find the elevation certificate.** This form shows how high the home sits compared with the base flood elevation. Owners often have one from closing or from the builder. Some counties and cities keep copies on file, so ask the building department.
3. **Ask about the home's flood history.** Has it ever flooded? Has a flood claim been paid on it? Florida sellers now have to give buyers a flood disclosure: whether they've filed a flood insurance claim, whether they got help paying for flood damage, and any flood damage they know of while they owned the home.
4. **Walk the street after a big rain.** Where does the water sit? On the road, at the curb, or up the driveway? This week is the perfect time to look.
5. **Get a real quote on that exact address.** Send the address and the elevation certificate to an insurance agent and ask for a flood quote, both from the National Flood Insurance Program and private insurers.

Takeaway: a zone, a certificate, a history and a quote. Get all four.

SECTION 5

If you already own your home

- **Check whether you have a flood policy at all.** Look at your declarations page, or call your insurance agent. Many people assume they're covered and aren't.
- **If you're insured through Citizens,** Florida is phasing in a rule that requires a flood policy too, inside a flood zone or not, and by 2027 it reaches nearly every Citizens home policy that covers wind. Ask your agent when it applies to your home.
- **Take photos of every room now,** and keep them somewhere off the property. They make a claim much easier.
- **Keep your elevation certificate with your closing papers.** You'll want it for every quote and when you sell.
- **Ask about lower premiums.** Things like flood vents and raising equipment above the flood line can make a difference. Your agent can tell you what counts for your home.

Takeaway: find out where you stand before the next storm, not after it.

SECTION 6

If you’re buying

- **Check the flood zone before you make an offer,** not after. It changes the real monthly cost of the home.
- **Get the elevation certificate and the seller's flood disclosure early.**
- **Get a flood quote during your inspection period,** while you can still walk away.
- **Compare homes the right way.** Two homes a few streets apart can carry very different flood costs, even in the same community.

Takeaway: the flood quote is part of the price.

SECTION 7

Your next move

You now know how to check your true flood risk: the zone, the elevation, the history, and a real quote.

Start with your own address today. Go to msc.fema.gov, look up your zone, and then pull out your elevation certificate and your insurance declarations page. It takes about five minutes, and you'll know exactly where you stand before the next big rain.

If what you find raises a question about buying or selling, send me a message.

Reply to the message that brought you here, or visit move239.com.

About Kris Asquith

Before I sold a single home, I spent 18 years running my own mortgage company. So I read every deal like a lender: the price, the appraisal, the financing, and the costs that quietly change what a home really costs you. I've been licensed in Florida since 2011, and I help buyers and sellers from Naples to Captiva.

Kris Asquith | Broker Associate, Premiere Plus Realty | move239.com | (239) 300-1427

This guide is general information, not insurance or legal advice. Talk with a licensed insurance agent about coverage for your home.