



DESTINATIONS

Florida Keys Flood Zone Buyer's Guide

Understanding Flood Risk Before You Buy

Property Information

Address _____

Flood Zone _____

Base Flood Elevation _____

Finished Floor Elevation _____

Current Flood Insurance _____

Questions to Ask

- ☐ Has the property ever flooded?
 - ☐ Is the neighborhood prone to flooding?
 - ☐ Any FEMA claims?
 - ☐ Elevation Certificate available?
 - ☐ Lowest finished floor elevation?
 - ☐ Garage below BFE?
 - ☐ Enclosed lower level?
 - ☐ Any substantial improvements?
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Property Features

- ☐ Elevated home

☐ Ground level enclosure

☐ Breakaway walls

☐ Seawall

☐ Boat lift

☐ Drainage

☐ Flood vents

Estimate Future Costs

Flood Insurance	Wind Insurance	Homeowners	Annual Total
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\$ _____	\$ _____	\$ _____	\$ _____
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Academy Tip

Flood zones help determine insurance requirements—they don't predict whether a home will flood. Understanding elevation is just as important.

