

What Property Owners Should Know

Flood Insurance

Most homeowner's insurance does not cover flood damage. There typically is a 30-day wait after the purchase of a flood insurance policy before it becomes effective. Properties located in low or moderate risk flood zones (marked B, C, X or shaded X on the flood maps) can and still do flood; but property owners may be eligible to purchase a flood insurance policy, a Preferred Risk Policy, at reduced premiums.

Historically, 20-25 percent of all flood claims paid out are on properties located outside of high risk areas, known as Special Flood Hazard Areas (SFHAs).

The higher up a property owner raises their structure above the base flood elevation in high risk areas (to a certain limit), the lower their insurance premiums will be.

A property owner in a high risk area could save as much as 50 percent in premium payments by building just two to three feet above the base flood elevation.

Renters and owners can purchase flood insurance in our area through the NFIP and many can qualify for Community Rating System (CRS) discounts.

Federal Regulations

Flood insurance is required for all structures located in a Special Flood Hazard Area that carry a home mortgage loan backed by a federally-regulated lender or service as stipulated in The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994. To learn more about the NFIP visit the National Flood Insurance Program consumer website.

Flood Safety

Floods are the most common and reoccurring natural disaster in the Sarasota County area as well as the rest of the nation. Being flood smart includes protecting your property before floods occur.

Just because it is not federally required - does not mean that you are safe from flooding.

- Heed evacuation warnings.
- Don't drive in flooded conditions, turn around don't drown.

Be sure that major appliances, electric switchboxes, outlets, and heating equipment are well above potential flood levels.

Hurricane Evacuation Zones

Though there is some similarity between the county's hurricane evacuation zone lettering and the flood map zone lettering (for example: A, B, C), they are not the same as they are determined very differently and have different meaning.

Flooding can occur all throughout the county because of low areas, bodies of water and the way water runs off land. But all of these areas might not be in a hurricane evacuation zone because of their distance from the coast and other factors.

Contact Us

Call the Sarasota County Contact Center at 941-861-5000 and ask for flood map updates. Hours of Operation are Monday thru Friday 8 a.m. to 5 p.m. except on holidays.