A Buyer's Guide for Tampa Bay & Coastal Florida

FLOOD ZONE

vs.

EVACUATION ZONE

What Every Out-of-State Buyer Should Know
Before Moving to Tampa Bay

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I DIDN'T LEARN THIS FROM A MAP

I grew up in a home in South Tampa that flooded four times. I still live in a flood zone today. So when a buyer asks me what a street actually does in a real storm, I'm not reciting insurance terms — I'm telling them what I watched happen to my own front yard.

This guide covers two things people relocating to Tampa Bay almost always confuse: your FEMA flood zone and your county evacuation zone. They sound related. They aren't set by the same agency, they don't measure the same risk, and mixing them up can cost you at closing, at renewal, or during your first hurricane season.

Our swing set and slide, underwater — one of four times our South Tampa home flooded.

THE CORE DISTINCTION

Your **flood zone** is a FEMA designation that applies to the property. It drives your flood insurance requirement and cost. Your **evacuation zone** is a local emergency management designation that applies to the people living there. It tells officials who needs to leave when storm surge threatens. A home can sit in a low-risk flood zone and still be in an early evacuation zone — or the reverse. Neither one, alone, tells you whether a specific house is a smart purchase.

THREE THINGS BUYERS GET WRONG

"If a home isn't in a flood zone, it doesn't need to evacuate."

Not true. Storm surge doesn't check FEMA's flood insurance maps. A home well outside a high-risk flood zone can still sit inside a mandatory evacuation zone simply because of how close it is to the water when a hurricane pushes in.

"The house is in an evacuation zone, so flood insurance must be expensive."
Also not automatic. Flood insurance pricing follows the FEMA flood zone, not the evacuation zone. I've seen homes in Evacuation Zone A with reasonable flood premiums, and homes outside any evacuation zone at all with steep ones. Two separate systems. Two separate answers.

"Zone X means there's basically no flood risk."
Zone X just means lower risk compared to a zone like AE or VE. Lower isn't zero. I always tell buyers to look at the property's actual elevation and, if one exists, the elevation certificate — not just the letter printed on the map.

WHY THIS MATTERS MORE IN TAMPA BAY

Here's the part that catches a lot of relocating buyers off guard: Tampa Bay isn't one flood profile. I grew up here, and I can still point to streets in South Tampa, along Bayshore, and out on Davis Islands where the elevation — and the risk — changes block by block.

Two homes in the same ZIP code, sometimes the same street, can carry very different flood insurance costs and very different evacuation requirements. If you're moving from somewhere flatter, or further inland, that can feel disorienting at first. Florida real estate is hyper-local. Here, the details matter more than almost anywhere else I've worked.

Worth knowing right now: Hillsborough County updated its evacuation zone maps for the 2026 hurricane season, and Zone A expanded in several coastal areas. An evacuation zone you were told a few years ago may already be out of date.

10 QUESTIONS TO ASK BEFORE YOU WRITE AN OFFER

1. What's the current FEMA flood zone?
2. What's the current evacuation zone?
3. What's the Base Flood Elevation, if it applies?
4. What's the actual elevation of the house?
5. Has the property flooded before?
6. Is an Elevation Certificate available?
7. What will flood and homeowners insurance actually cost for this address?
8. Are there open or completed flood-related permits?
9. Have renovations triggered current floodplain requirements?
10. How did this house, and this street, perform in recent storms?

A FEW TERMS YOU'LL HEAR OFTEN

Flood Zone X
Lower-risk flood zone. Lenders often won't require flood insurance here — though I still recommend pricing it out.

Flood Zone AE
Higher-risk flood zone. Flood insurance is typically required if you're financing.

Flood Zone VE
Coastal high-hazard zone exposed to storm surge and wave action. Construction requirements are stricter, and premiums can be significant.

Evacuation Zone A
One of the first zones called during a major hurricane, due to storm surge risk.

Storm Surge
Seawater pushed inland by a hurricane — the main driver behind evacuation zones.

Base Flood Elevation (BFE)
The elevation FEMA estimates floodwater could reach in a major flood event. Homes built above it often carry lower premiums.

Elevation Certificate
A document insurers use to compare a home's elevation to the flood zone and BFE. It can meaningfully move your premium, though FEMA no longer requires one to issue an NFIP policy.

HELPFUL RESOURCES

FEMA Flood Map Service Center — msc.fema.gov

Hillsborough County Evacuation Zone Lookup — hcfl.gov (Public Safety / Emergency Management)

Pinellas County Evacuation Zone Lookup — pinellas.gov/knowyourzone

City of Tampa Emergency Alerts — text “TAMPAREADY” to 888777

One more thing worth knowing: flood insurance is almost always a separate policy from your homeowners insurance in Florida. Loop in your insurance agent and your lender early — before you're under contract — so there are no surprises about premiums or whether an elevation certificate is available.

None of this is meant to talk you out of Tampa Bay. It's meant to help you buy here with your eyes open. I'd rather walk you through a specific address's flood zone and evacuation zone before you write an offer than have you learn about either one after closing.

If you're relocating and want a second set of eyes on a property, that's a conversation I'm always happy to have.

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