

Flood Zone vs. Evacuation Zone

A simple guide for out-of-state buyers considering a move to Tampa Bay and coastal Florida.

One of the biggest misconceptions buyers have when moving to Florida is assuming that a flood zone and an evacuation zone are the same thing. A home can be in an evacuation zone but not in a high-risk flood zone — and vice versa. Understanding the difference matters for insurance, storm planning, resale value, and overall comfort level as a homeowner.

The Quick Breakdown

Flood Zone	Evacuation Zone
Determines flood risk for insurance purposes	Determines whether you may need to leave during a hurricane
Managed by FEMA	Managed by local emergency management
Based on elevation and flood modeling	Based mostly on storm surge risk and safety planning
Can affect flood insurance requirements and pricing	Does not determine flood insurance costs
Common examples: Zone X, AE, VE	Examples: Zone A, B, C, D, E

What Buyers Often Get Wrong

“The house isn’t in a flood zone, so I won’t evacuate.”

Not necessarily. Many homes outside high-risk flood zones are still located in evacuation zones due to storm surge risk.

“The house is in an evacuation zone, so flood insurance must be expensive.”

Not always. Flood insurance is primarily based on the FEMA flood zone designation, not the evacuation zone.

“Zone X means there’s zero flood risk.”

Zone X simply means lower statistical flood risk compared to zones like AE or VE.

Why This Matters in Tampa Bay

Tampa Bay has a unique mix of waterfront neighborhoods, inland communities, older homes, new construction, and varying elevations — often within just a few miles of each other. That means two homes in the same ZIP code can have very different flood insurance costs, evacuation requirements, and storm risk profiles. For buyers relocating from places like New York, Chicago, California, or the Midwest, this can feel confusing at first. Florida real estate is hyper-local. The details matter.

A Few Terms You'll Hear Often

Flood Zone X: Lower-risk flood zone. Flood insurance may not be required by lenders.

Flood Zone AE: Higher-risk flood zone where flood insurance is often required if financing is involved.

Evacuation Zone A: One of the first evacuation zones typically called during major hurricanes due to storm surge risk.

Storm Surge: Rising seawater pushed inland during hurricanes.

Base Flood Elevation (BFE): The elevation FEMA believes floodwater could rise to during a major flood event. Homes built above BFE may have lower flood insurance costs.

Elevation Certificate: A document used by insurance companies that shows a home's elevation relative to the flood zone and BFE. This can impact flood insurance pricing.

Helpful Resources for Florida Buyers

FEMA Flood Map Service Center

<https://msc.fema.gov>

Hillsborough County Evacuation Zone Lookup

<https://hcfl.gov/residents/public-safety/emergency-management/find-evacuation-information>

Pinellas County Evacuation Zone Lookup

<https://pinellas.gov/knowyourzone>

City of Tampa Emergency Alerts

Text "TAMPAREADY" to 888777

Flood insurance is typically separate from homeowners insurance in Florida. Buyers should speak with both their insurance agent and lender early in the process to understand flood insurance requirements, estimated premiums, and whether an elevation certificate is available for the property.

Understanding flood zones and evacuation zones helps buyers make smarter decisions about location, insurance costs, resale, and overall lifestyle.

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