

IS APOLLO BEACH IN A FLOOD ZONE?

A buyer's guide to flood zones,
elevation and insurance

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*What to know before you
fall for a house!*

BEFORE YOU FALL FOR A HOUSE

I built this guide because the first question almost every buyer asks me about Apollo Beach is whether it floods. The honest answer is that parts of it are in a flood zone, and that is usually not the deal breaker people expect. What really matters is elevation, when the home was built, and how you would get in and out before a storm. These pages walk through what I tell every buyer, plus the questions worth asking before you make an offer. When something comes up, reach out to me or anyone on our team. We are always happy to help.



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START HERE: THE US 41 RULE

Stand on US Highway 41 and look west, toward the water. That side is in a flood zone, so count on flood insurance. Look east, and you are generally out of one. A couple of streets and a few communities east of 41 are still Zone AE, and most of the rest is Zone X. That one rule tells you most of what you need to know.

☐ Is Being in a Flood Zone a Bad Thing?

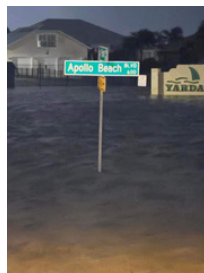
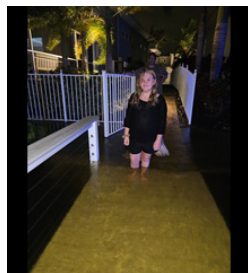
Not at all. There are levels to it, and what really decides the level, and what you will pay to insure the home, is elevation. Two homes a few streets apart can both be in a flood zone and still be very different to own, simply because one sits several feet higher than the other.

☐ Why Does the Year Built Matter So Much?

The original Apollo Beach was built where it landed, at about 1, 2 and 4 to 6 feet above sea level. Around 2000 the building code moved to 10 feet, so communities built after that sit at about 10 feet and insure for much less. Every coastal home built here since the 2002 Florida Building Code came with impact windows or approved shutters, and either one helps your premium.

☐ What Happened During Hurricane Helene?

Helene's surge came in at 4 to 6 feet at most, really closer to 4. It devastated the older, lower parts of Apollo Beach, while the communities built after 2000 at 10 feet were not impacted. You barely feel the hill between them, but it is about six feet, and it made all the difference.



FLOOD RISK

AT A GLANCE



Where or What	What It Means	Why It Matters	Insurance
Original Apollo Beach	Built where it landed, about 1 to 6 feet above sea level	Took the brunt of Helene's surge	HIGHER
West of US 41	In a mapped flood zone	Count on flood insurance, especially with a loan	PLAN ON IT
Impact Windows or Shutters	Required on new coastal homes since the 2002 building code	Protects the openings and can lower your premium	HELPS
Built After 2000	Built to the 10 foot code	Not impacted by Helene	MUCH LOWER



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☐ **US 41 Is Your Evacuation Route**

Communities built up to about 10 feet, like MiraBay, Harbour Isles, Mangrove Manor, Mangrove Point, Waterset, Braemar and parts of original Apollo Beach near 41, have easy, direct access to US 41.

☐ **Check the Way In and Out**

Some neighborhoods west of 41 have to travel lower lying roads before they reach it. Even if your home sits high and dry, ask yourself whether you would be comfortable waiting for water around you to go down before you can come and go.

☐ **Storms Give Us Time**

Hurricanes do not pop up overnight. We usually know about one a week out, often two, which gives you time to make a calm plan.

☐ **Flood Zone vs. Evacuation Zone**

Your flood zone is about insurance and how the property is mapped. Your evacuation zone is about storm surge and whether you would be asked to leave. A home can be in one and not the other.

☐ **How Does Apollo Beach Compare?**

Being below 10 feet is not automatically unaffordable. Apollo Beach has stayed economical, elevation for elevation, compared with Davis Islands and parts of St. Pete at the same 1 to 10 feet, because our area has seen far fewer hurricane and flood impacts.



Pro Tip:

Look up your evacuation zone at [HCFL.gov/HEAT](https://www.hcfl.gov/HEAT). My hurricane prep checklist and the 2026 evacuation map are coming up in this guide.

☐ **Do I Need Flood Insurance Outside a Flood Zone?**

It is often still worth having, and it usually costs less outside the higher risk zones. If your wind coverage is with Citizens, flood coverage will be required on nearly all policies by January 1, 2027, even outside a flood zone.

HURRICANE PREP, MADE SIMPLE

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☐ **When Is Hurricane Season?**

June 1 through November 30, with the busiest stretch from mid August to mid October. The best time to make your plan is before June, while everything is calm and the stores are stocked.

☐ **Make Your Household Plan**

Know your evacuation zone and pick a place to go outside of it, plus a backup. Think through fuel, medications and your pets, decide how the family will check in with each other, and know more than one route out to 41.

☐ **Build Your Hurricane Kit**

Water, nonperishable food, medications, flashlights, batteries, phone chargers, cash, hygiene supplies, pet supplies, a change of clothes and copies of your important documents.

☐ **Get the House Ready**

Put up shutters, trim trees, clean the gutters and bring in anything that can blow around. Photograph your home and valuables and back up your files. If you use a generator, run it outdoors only, away from doors, windows and vents.

☐ **Your Boat and Dock**

Start early, because marine vendors book up fast when a storm is coming. Decide where the boat will ride it out, check your dock and lift, remove loose equipment, and take photos of everything before the storm arrives.

Standard homeowners policies do not cover flood. Review your wind, flood and boat coverage before a storm is named.

☐ **After the Storm**

Wait for the official all clear before heading home. Photograph any damage, use licensed Florida contractors, keep every receipt, and be wary of anyone knocking on your door offering repairs.

BOATING IN APOLLO BEACH

☐ Bridges, Locks and Open Bay Access

Communities like Bimini Bay, Simone Shores, Caribbean Isles and MiraBay may have bridges or lock restrictions between your backyard and the bay. If straight, unobstructed access matters to you, ask me about that specific canal.

☐ Canals That Get Tricky

Some canals are hard to navigate on very low winter tides, and larger boats need room to turn around. I know which ones give boaters trouble, so ask me before you fall for the view.

☐ The Master Dock Plan

Most master planned communities have a master dock plan that sets the type of dock allowed behind each lot. That plan decides your maximum boat size, so ask for it before you make an offer.

☐ Manatee Season Speed Zones

From November 15 through March 31, manatee protection zones around Apollo Beach and the Big Bend area slow boats to idle speed, and some nearby Tampa Bay waters are slow speed all year. Plan on a slower winter run to the bay and watch the posted signs.



Photo: U.S. Fish and Wildlife Service

Apollo Beach has a neighbor few places can claim. When Tampa Bay cools below about 68 degrees, manatees gather in the warm water by Tampa Electric's Big Bend plant, and a record 1,100 were counted there at one time in the 2023-24 winter. Locals think of them as our pets, and the free Manatee Viewing Center welcomed nearly 500,000 visitors in 2023.

"She knows the Apollo Beach market inside and out." Verified buyer, RateMyAgent 2026

Pro Tip:

Every canal and dock plan is different. Send me the address and I will check the bay access for you.

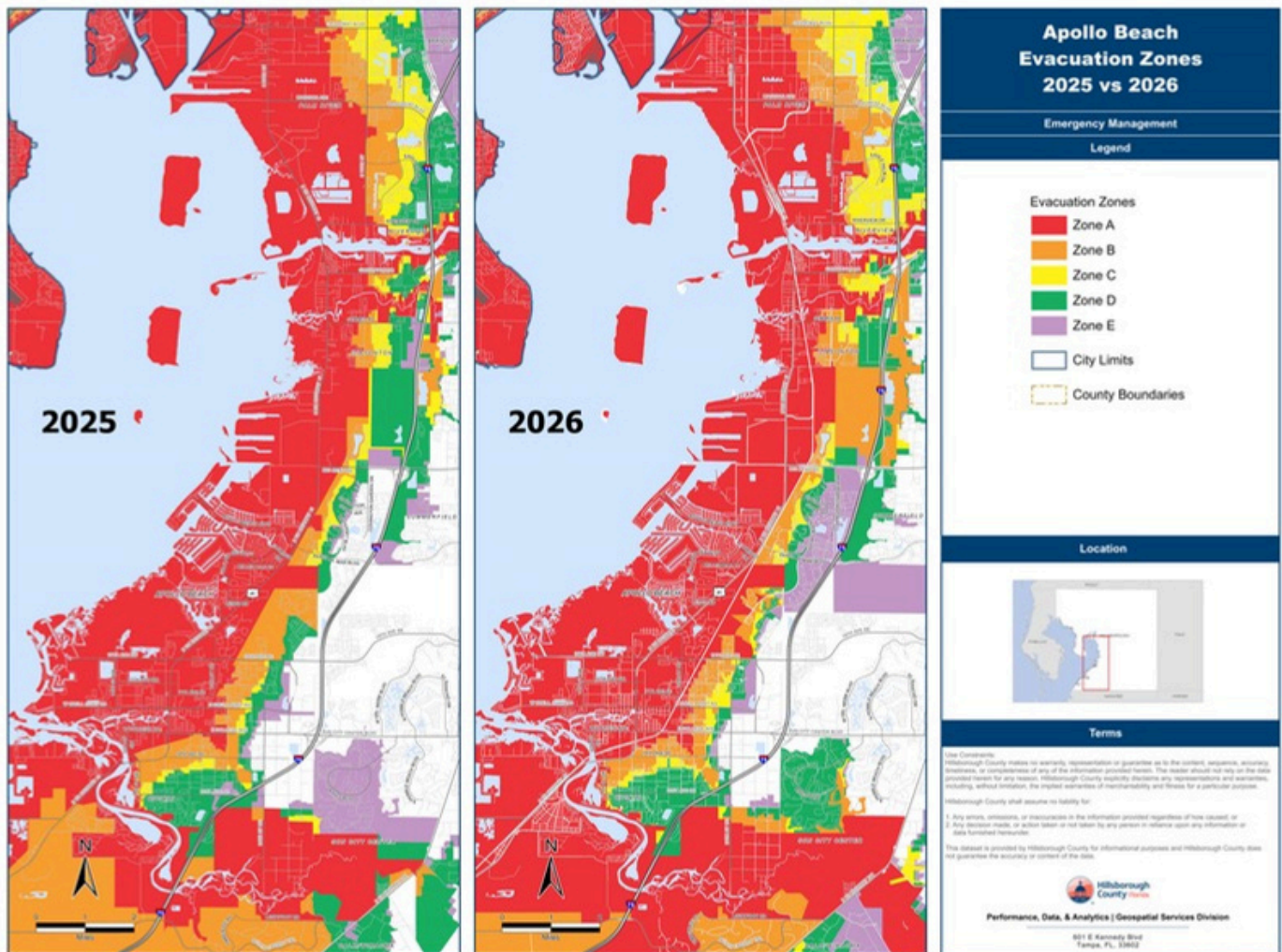
The Zones Changed for 2026

Hillsborough County updated its evacuation zones for the 2026 season using new NOAA storm surge data. Zone A expanded in some areas, some homes moved from Zone D to Zone C, and neighborhoods that could be cut off from major roads were added to Zone E. Even if you checked last year, it is worth checking again.

Look Up Any Address

Visit [HCFL.gov/HEAT](https://www.hcfl.gov/HEAT) and type in the address to see whether it is in Zone A, B, C, D or E. Zone A evacuates first, along with all manufactured and mobile homes in the county.

APOLLO BEACH ZONES: 2025 VS. 2026



Before You Make an Offer

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☐ The Elevation Certificate

It shows how high the home actually sits, and it is often the single most useful document for pricing flood insurance. If a listing has one, I will get it for you. If not, ask before you fall in love.



☐ Impact Windows or Shutters?

Every coastal home built here since the 2002 Florida Building Code came with impact rated windows and doors or approved shutters, and either one can lower your premium. The impact test has not changed since 2002, so older impact windows were rated for their date.



Six Questions to Ask Before You Make an Offer

Is flood insurance required?

Usually, when financing in a flood zone.
Price it early either way.

Any flood claims or storm damage?

Since Oct. 1, 2025, Florida sellers
must disclose them in writing.

What does the seller pay now?

A helpful starting point, though
your own quote may be different.

NFIP or a private carrier?

Ask whether the current policy
can be assigned to you, too.

How old is the home?

Built after 2000 usually means
about 10 feet of elevation.

Which evacuation zone is it in?

And what is the route out to 41?
A two minute look saves worry later.

Myth: A Flood Zone Means It Floods

A higher risk zone does not mean the house floods all the time, and a lower risk zone does not mean zero risk. Elevation, the age of the home and its real history tell you far more than the letter on the map.

YOUR FLOOD CHECK PLAN

A simple order to follow for any home you are serious about

☐ **Step 1: Look Up the Flood Zone**

Type the address into FEMA's Flood Map Service Center or Hillsborough County's flood zone lookup. It takes about a minute.

 **Note: Flood insurance costs are specific to each property. Get a quote from your own insurance agent before you finalize an offer, and I am always happy to help you gather what they need.**

☐ **Step 2: Get the Elevation Certificate**

Ask whether the listing has one. It shows how high the home sits and is often the key to your insurance quote.

☐ **Step 3: Check the Year Built**

Built after 2000 usually means about 10 feet of elevation. Older homes simply deserve a closer look at the numbers.

☐ **Step 4: Check Windows and Shutters**

Impact rated windows and doors or approved shutters both help. Find out which the home has before you get a quote.

☐ **Step 5: Map Your Route to 41**

Look up the evacuation zone by address, then drive the way in and out. Notice whether you pass through older, lower streets on the way to US 41.



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You are not doing this alone!



The most important part of your home buying experience is...YOU!

I want you to fall in love with a home and still sleep well in storm season. Send me any address you are curious about and I will pull the flood zone, the elevation and the insurance picture for you. And tell me what you are picturing. Is it a boat in the backyard, or a pool and a quieter street a little closer to 41? If the water is calling you, ask me for my Waterfront Home Checklist too.

Reach out **Today** and let me help you get started!

"Shawna is deeply knowledgeable of the Mira Bay market." Verified buyer, RateMyAgent 2026

Flood zones, elevations and insurance costs are specific to each property. This guide is general information, not insurance or legal advice. Please confirm the details for any home with your lender and your insurance agent before you buy. Shawna Calvert, REALTOR, 27North Realty. #1 agent in Apollo Beach by total sales volume, Stellar MLS, Jan 2025 to Aug 2026.



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