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. The communities built from about 2000 on were raised to about 10 feet, and that height is a big reason they insure for so much less. Since the Florida Building Code took effect in 2002, new coastal homes here have been required to have impact rated windows or approved shutters, and either one can lower 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 Florida Building Code	Protects the openings and can lower your premium	**HELPS**
Built After 2000	Raised to about 10 feet	Not impacted by Helene	**MUCH LOWER**

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THE ROUTE, NOT JUST THE LOT

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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

Most hurricanes give us days of notice, often a week or more, which gives you time to make a calm plan. Some strengthen quickly, though, so have your plan ready before a storm is ever named.

☐ 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. My hurricane prep checklist and the 2026 evacuation map are on the next two pages.

☐ How Do I Look Up an Address?

Type the address into FEMA's Flood Map Service Center or Hillsborough County's flood zone lookup. Then ask for the elevation certificate. It shows how high the home actually sits, and it can change an insurance quote quite a bit.

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.

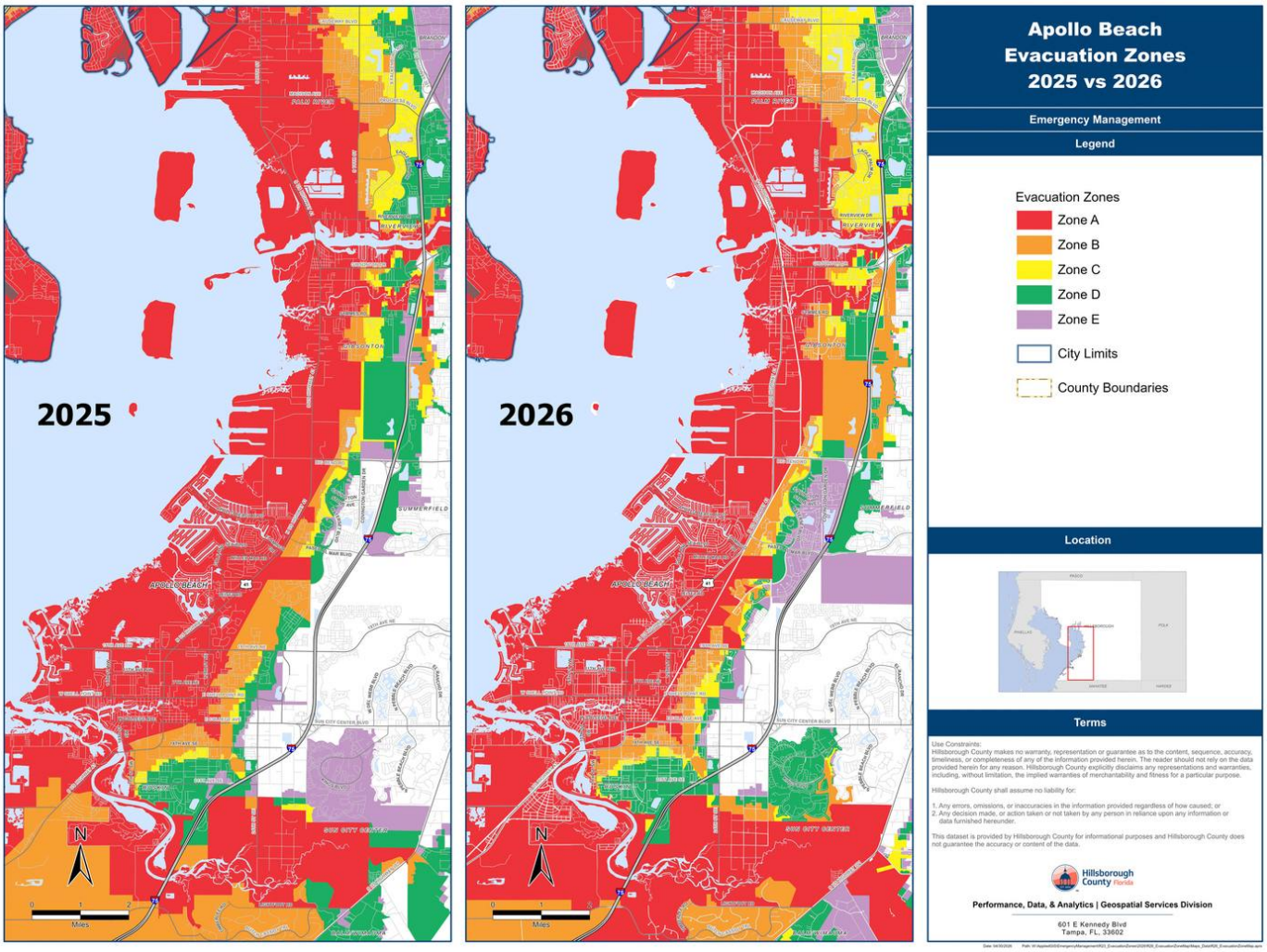
☐ The Zones Changed for 2026

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 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?

New coastal homes here have been required to have impact rated windows and doors or approved shutters since the 2002 Florida Building Code, and either one can lower your premium. Turn the page for what to check before you buy.



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.

What does the seller pay now?
A helpful starting point, though your own quote may be different.

How old is the home?
Built after 2000 usually means about 10 feet of elevation.

Any flood claims or storm damage?
Since Oct. 1, 2025, Florida sellers must disclose them in writing.

NFIP or a private carrier?
Ask whether the current policy can be assigned to you, too.

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.

HURRICANE SHUTTERS AND WINDOWS *explained*

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Six ways to protect your openings, and what to ask before you buy

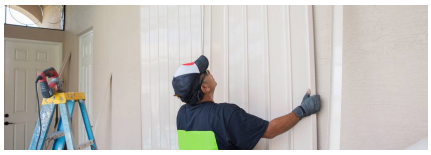
Since the 2002 Florida Building Code, coastal homes have been required by code to have impact windows or approved shutters. Here is how your shutter and window options compare, so you can choose what fits the way you live.

YOUR SIX OPTIONS



Roll-Down Shutters

Live in a box above the window and come down with a crank or a motor. The easiest to use and among the strongest. About $25 to $60 per sq ft installed. Ask about a manual override for power outages.



Accordion Shutters

Fold out from the sides and lock in the middle. One person can usually close a whole house in under half an hour. About $15 to $30 per sq ft. A good fit for wide openings like sliders and lanais.



Storm Panels

Aluminum or steel panels that screw or bolt into tracks. The most budget-friendly permanent option at about $10 to $20 per sq ft. Needs storage space. Label each panel by window to speed up storm day.



Bahama and Colonial

Decorative louvered shutters that stay mounted for daily shade and privacy. About $20 to $35 per sq ft. Windows only, not doors.



Fabric Storm Screens

Woven panels and roll-down screens that let light through. Light and easy to store. Panels start around $5 to $15 per sq ft; roll-down screens cost more.



Impact Windows

Required by code on coastal homes since 2002, unless approved shutters are used. Nothing to put up before a storm. Look for the etched mark on each pane and keep the paperwork for your wind mitigation report.

Ask for the number, not the mph

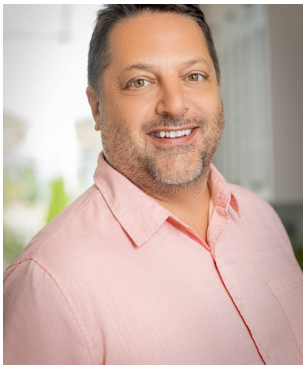
Hurricane products are rated by a Florida Product Approval (FL#) or Miami-Dade NOA, a design pressure rating and the large-missile impact test. For the best wind mitigation credit, every glass opening needs approved protection and paperwork to prove it.

Questions about shutters, windows or wind mitigation? Let's talk.

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YOUR 27NORTH SUPPORT TEAM

When you work with a 27North Realty agent, the whole office is behind you. These are the people who keep your transaction moving, from the first showing to the closing table.



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Executive Assistant



Dori Fagan
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#1 brokerage by closed sales volume in the South Shore area, January through August 2026

Source: Stellar MLS Office Market Share Report, January 1 to August 31, 2026. Includes brokerages selling in the South Shore service area; not a ranking of all brokerages in the MLS.

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?

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

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.

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