GEVA BAR
REALTOR ASSOCIATE

COMPASS

BUYER & OWNER GUIDE · UPDATED OCTOBER 3, 2026

FEMA, flood zones & *your home*

What FEMA's flood rules are, why they exist, how they've changed, what they mean in Miami-Dade and Broward for building, renovating, seawalls and insurance, and what to check before you buy.

PRESENTED BY **GEVA BAR P.A.** · REAL ESTATE ADVISOR, COMPASS · 305-815-0857

PLEASE READ FIRST

Education, *not advice*

I am a licensed real estate advisor, not an engineer, architect, surveyor, insurance agent or attorney. This guide is general education from FEMA, Miami-Dade and Broward County, Miami Beach and Florida sources. Rules vary by city and change often.

Why it matters

Flood rules can decide whether you can renovate, how high you must build, and what insurance will cost.

Who to ask

Your city's floodplain manager, a surveyor for the elevation certificate, an architect or engineer, and a flood insurance agent.

Where I help

Flagging flood zone, elevation, seawall and permit issues before you're under contract, and lining up the right experts.

THE BASICS

What FEMA's flood rules *are*, and why they exist

The Federal Emergency Management Agency runs the National Flood Insurance Program (NFIP). It's a deal: FEMA offers flood insurance, and in exchange cities and counties adopt rules so new and substantially improved buildings are built above expected flood levels.

Maps

FEMA's Flood Insurance Rate Maps (FIRMs) show flood zones and Base Flood Elevations.

Insurance

Required with a federally backed mortgage in high-risk zones; priced by property risk since Risk Rating 2.0.

Building rules

Local codes set how high to build, what can go below the flood line, and the 50% rule for renovations.

HOW IT'S CHANGED

Fifty-plus years of *flood rules*

1968
National Flood Insurance Program
Congress creates the NFIP: federal flood insurance in exchange for local floodplain building rules.

1973
Mandatory purchase
The Flood Disaster Protection Act requires flood insurance for federally backed mortgages in high-risk zones.

1979
FEMA is created
Disaster programs, including the NFIP, are combined into one agency.

1992
Hurricane Andrew
Andrew devastates South Miami-Dade and leads to Florida's statewide building code (2002) and the High-Velocity Hurricane Zone for Miami-Dade and Broward.

2012–14
Biggert-Waters & HFIAA
Congress moves rates toward actual risk, then caps yearly increases for primary homes at 18%.

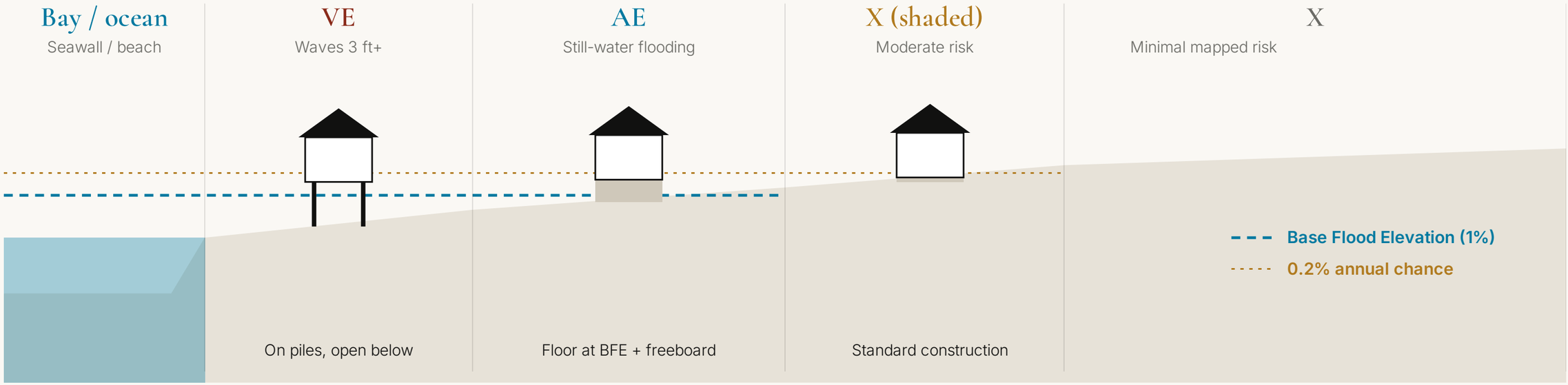
2021–22
Risk Rating 2.0
NFIP pricing switches from zone-based to property-specific risk: elevation, distance to water, rebuild cost.

2023–27
Citizens flood mandate
Florida law phases in required flood coverage for Citizens Property Insurance policyholders.

2024
New Broward maps
Broward's updated FEMA maps take effect July 31, 2024, moving thousands of properties into high-risk zones.

2025
Seller flood disclosure
Florida requires sellers and landlords to disclose flood claims, flood aid and known flooding (Oct. 1, 2025).

Reading a FEMA *flood map*



Sources: FEMA flood zone definitions

What each zone *means*

ZONE	WHAT IT IS	BUILDING RULES	RISK & INSURANCE
VE	Coastal high-hazard	Storm waves 3 ft or higher. Strictest rules: building on piles or columns, open below, breakaway walls, no fill for support.	High risk · insurance required with federal mortgage
Coastal A	Moderate waves (LiMWA)	Waves 1.5–3 ft. Often built to near-VE standards; check local rules.	High risk
AE	1% annual chance flood	Base Flood Elevation (BFE) shown on the map. Lowest floor must be at BFE plus freeboard.	High risk · insurance required with federal mortgage
AH / AO	Shallow flooding	Ponding (AH) or sheet flow (AO) 1–3 ft deep.	High risk
X (shaded)	0.2% annual chance	Moderate risk, the "500-year" floodplain. Insurance not federally required, but often wise.	Moderate risk
X (unshaded)	Minimal mapped risk	Outside mapped floodplains. FEMA says more than 20% of flood insurance claims come from outside high-risk zones.	Lower risk

IS IT ONLY ABOUT FLOODING?

Flood, wind, beach and *environment*

Flood: FEMA & your city

Flood zones, Base Flood Elevations, freeboard, the 50% rule, below-flood enclosures and flood insurance.

Wind: Florida Building Code

Miami-Dade and Broward are a High-Velocity Hurricane Zone: impact-rated windows and doors, Miami-Dade product approvals (NOAs) and stronger roof and structural standards. A legacy of Hurricane Andrew.

Beach: Florida DEP

Construction seaward of the Coastal Construction Control Line on sandy beaches needs a state CCCL permit.

Water's edge: county & state

Seawalls, docks and mangroves need environmental permits from Miami-Dade DERM or Broward County, and often Florida DEP and the U.S. Army Corps of Engineers.

Sources: Florida Building Code; Florida DEP; Miami-Dade DERM

Miami-Dade vs. *Broward*

	MIAMI-DADE	BROWARD
Effective FEMA maps	September 11, 2009	July 31, 2024 (new)
New maps	Preliminary maps released Feb. 25, 2021; not yet effective per the county	Thousands of properties moved into high-risk zones
Flood zone lookup	Miami-Dade Flood Zone app · hotline 305-372-6466	Broward FEMA flood map viewer
CRS discount example	Unincorporated: Class 3, 35% (2024)	Varies by city
Local extras	Miami Beach: freeboard up to +5 ft, 5 ft NAVD minimum yard elevation	Future-conditions flood map for drainage; seawall standard

NFIP limits

Up to $250,000 building and $100,000 contents for a home; 30-day waiting period unless tied to a loan closing. Excess or private flood covers more.

Risk Rating 2.0

Premiums now reflect each property's elevation, distance to water and rebuild cost. Primary-home increases are capped at 18% a year.

Citizens policyholders

Flood coverage required by dwelling coverage: $600K+ (2024), $500K+ (2025), $400K+ (2026), all (Jan. 1, 2027), even outside high-risk zones.

Sources: Miami-Dade County; Broward County; CRS; News4JAX

Building a new home in a *flood zone*

Elevation

Lowest floor at the BFE plus at least 1 foot of freeboard under the Florida Building Code. Miami Beach requires at least 1 foot and allows up to 5.

VE zones

Bottom of the lowest structural member above the BFE; piles or columns; open or breakaway walls below; no structural fill.

Below the flood line

Parking, storage and access only. Flood vents in A zones, flood-resistant materials, no living space.

Equipment

A/C, electrical panels, water heaters and pool equipment elevated or flood-proofed.

Elevation certificates

Required during construction and at completion. Keep them; buyers and insurers will ask.

Local layers

Height limits measured from flood elevation, minimum yard elevations (5 ft NAVD in Miami Beach single-family districts) and drainage rules.

RENOVATING

The FEMA *50% rule*

If improvements (or storm repairs) cost 50% or more of the structure's market value, not counting land, the whole building must meet current flood rules. Usually that means elevating or rebuilding.

Counts toward 50%

Structural work, interior finishes, new kitchens and baths · Electrical, plumbing and mechanical upgrades · Roof replacement, windows and doors · Labor, materials, overhead and contractor profit · Donated or owner labor at market value

Usually excluded

Plans, surveys, permits and inspection fees · Debris removal and cleanup · Landscaping, fences, pools, docks and detached structures · Items needed only to correct existing code violations (when cited)

Example

Structure value $600,000 (land excluded). Renovation budget $320,000 = 53%. That's a substantial improvement, so the home must be elevated to BFE + freeboard, or the scope cut below $300,000.

Some cities add up permits over several years toward the 50%. Hurricane damage of 50% or more ("substantial damage") triggers the same rule; NFIP Increased Cost of Compliance pays up to $30,000 toward elevating or demolishing.

WATERFRONT

Seawalls and *waterfront* property

WHERE	MINIMUM HEIGHT	WHEN IT APPLIES
Miami Beach	5.7 ft NAVD	New seawalls must be built to 5.7 ft NAVD (or 4.0 ft if designed to be raised to 5.7). Required with new construction or substantial improvement; failing walls must be fixed within 730 days.
Broward County	4.0 ft by 2035 · 5.0 ft by 2050	Applies to new construction, substantial repair (over 50% of the wall's length), new permits, or when tidal water flows onto neighbors. Cities must adopt the standard.
Fort Lauderdale	5.0 ft NAVD	Stricter local standard, required when seawall work exceeds the 50% threshold.
Other cities	Varies	Miami-Dade municipalities set their own minimums. Always check the city's current code before buying or designing.

Check the height

Ask for the seawall cap elevation in NAVD88 from a survey. Below the local minimum means a likely upgrade.

Check the condition

Cracks, leaning panels, sinkholes behind the wall and missing tiebacks. Replacement can cost six figures.

Check the permits

Docks, lifts and seawalls need county and often state and federal approval.

Sources: City of Miami Beach; Broward County; SE Florida Climate Compact

QUICK REFERENCE

What you *can* and *can't* do

		WHY
Enclose space below the BFE for living space	CAN'T	Below-BFE enclosures may be used only for parking, storage and building access, with flood vents (A zones) or breakaway walls (V zones).
Renovate up to just under 50% of the structure's value	CAN	Without having to elevate, as long as the work meets code. Some cities count improvements cumulatively.
Put A/C units, electrical panels and water heaters below the BFE	CAN'T	Mechanical and electrical equipment must be elevated or flood-proofed.
Raise your home's floor above the minimum	CAN	Extra freeboard lowers flood insurance; Miami Beach allows up to 5 ft above BFE.
Use fill to support a building in a VE zone	CAN'T	VE construction must be on piles or columns; structural fill isn't allowed.
Build or repair a seawall without a permit	CAN'T	Seawalls and docks need county environmental permits (Miami-Dade DERM, Broward), and often state and Army Corps approval.
Challenge your flood zone	CAN	A surveyor's elevation certificate can support a Letter of Map Amendment (LOMA) if the land is above the BFE.
Build seaward of the Coastal Construction Control Line freely	CAN'T	Oceanfront work on sandy beaches needs a Florida DEP CCCL permit.

Sources: FEMA; Florida Building Code; Florida DEP

BEFORE YOU BUY

Twelve things to check *before* you buy to build or renovate

01 · Look up the flood zone and BFE
FEMA Map Service Center, plus the Miami-Dade or Broward flood zone tools. Note any preliminary map changes.

02 · Get the elevation certificate
Ask the seller, the city or the county. If none exists, hire a surveyor (often $400–$900).

03 · Get a flood insurance quote early
NFIP and private quotes during inspection. Under Risk Rating 2.0, premiums are property-specific.

04 · Read the flood disclosure
Florida sellers must disclose flood claims, flood assistance and known flooding.

05 · Find the structure's value
The property appraiser's building value (not land) is the starting point for the 50% rule.

06 · Run the 50% math on your plans
If renovation cost will reach 50% of the structure's value, budget for elevating or rebuilding.

07 · Ask the city about cumulative rules
Some cities add up improvements over several years toward the 50% threshold.

08 · Inspect the seawall and dock
Height (NAVD88), cracks, cap condition and permits. Raising or replacing a seawall can cost six figures.

09 · Check permit history
Open or expired permits and unpermitted additions below the BFE can block renovations and insurance.

10 · Review local elevation rules
Freeboard, minimum yard elevation, future crown of road and height limits all shape what you can build.

11 · Oceanfront? Check the CCCL
Florida DEP permits are required for construction seaward of the Coastal Construction Control Line.

12 · Talk to an architect early
On a teardown or major renovation, a design and permitting review before closing can save you from an unbuildable plan.

Sources: FEMA; Miami-Dade; Broward; Fla. Stat. 689.302

Questions clients *ask me*

What is FEMA and why does it matter when I buy a home?

The Federal Emergency Management Agency runs the National Flood Insurance Program and publishes the flood maps that decide whether flood insurance is required with a federally backed mortgage, how high a new or substantially improved home must be built, and what you can do below the flood elevation.

Is FEMA only about flooding?

FEMA's floodplain rules and maps are about flooding. FEMA also handles disaster aid and mitigation grants. Hurricane wind standards in Miami-Dade and Broward come from the Florida Building Code's High-Velocity Hurricane Zone, and beachfront rules come from Florida DEP's Coastal Construction Control Line program.

What is the FEMA 50% rule?

If the cost of improvements, or of repairing damage, equals or exceeds 50% of the market value of the structure (not the land), the whole building must be brought into compliance with current flood rules. That usually means elevating the lowest floor to the Base Flood Elevation plus freeboard, or rebuilding.

How is the structure's value determined for the 50% rule?

Usually from the property appraiser's building value, sometimes adjusted, or from an independent appraisal of the structure only, excluding land. Ask your local building department which method it accepts.

What is a Base Flood Elevation (BFE) and freeboard?

The BFE is the height floodwater is expected to reach in a 1% annual chance flood. Freeboard is extra height above it. The Florida Building Code generally requires the lowest floor at least 1 foot above the BFE, and some cities allow more; Miami Beach allows up to 5 feet.

Do I have to buy flood insurance?

It's required if you have a federally backed mortgage on a building in a high-risk zone (A or V). Citizens Property Insurance policyholders must also carry flood coverage on a schedule ending January 1, 2027, even outside high-risk zones. Many lenders and buyers carry it everywhere in South Florida.

Questions clients *ask me*

How much flood insurance can I get from the NFIP?

Up to $250,000 for the building and $100,000 for contents on a home. Higher-value homes often add excess or private flood insurance. NFIP policies usually have a 30-day waiting period unless bought with a mortgage closing.

Why did my flood insurance go up even though nothing changed?

Under Risk Rating 2.0, premiums are moving toward each property's actual risk. For primary residences, NFIP increases are limited to 18% a year until they reach the full-risk rate.

Are Miami-Dade's flood maps changing?

Miami-Dade's effective FEMA maps date to September 11, 2009. FEMA released preliminary updated maps on February 25, 2021, but the county states they are not yet effective. Check both the current and preliminary zone for any property.

Did Broward's flood maps change?

Yes. Broward's updated FEMA maps took effect July 31, 2024, adding thousands of properties to high-risk zones and changing insurance requirements.

Can I get my property removed from a flood zone?

If a surveyor shows the land or the lowest adjacent grade is above the BFE, you can apply to FEMA for a Letter of Map Amendment (LOMA). If approved, federal insurance requirements no longer apply, though lenders can still require coverage.

What is an elevation certificate?

A FEMA form completed by a licensed surveyor showing the building's elevations compared with the BFE. It's needed for new construction and substantial improvements, helps with LOMA requests, and can lower insurance.

Questions clients *ask me*

What are the seawall height rules in Miami Beach and Broward?

Miami Beach requires new seawalls at 5.7 ft NAVD (or 4.0 ft designed to be raised to 5.7). Broward County requires 4.0 ft NAVD by 2035 and 5.0 ft by 2050 when triggered by new construction, substantial repair or tidal flooding of neighbors; Fort Lauderdale requires 5.0 ft.

Can I enclose the ground floor of an elevated home?

Only for parking, storage and building access. In A zones the enclosure needs flood vents; in V zones walls must break away. It can't be finished as living space.

Does a hurricane-damaged home have to be elevated?

If repair costs reach 50% of the structure's pre-damage value, the building is 'substantially damaged' and must meet current flood rules. NFIP policies include Increased Cost of Compliance coverage of up to $30,000 to help elevate or demolish.

What discounts are available on flood insurance?

Communities in FEMA's Community Rating System earn discounts. Unincorporated Miami-Dade reached Class 3 (35% discount) in April 2024, and Miami Beach was rated Class 5 (25%). Elevating above the minimum, flood vents and elevated equipment can also lower premiums.

What do sellers have to disclose about flooding in Florida?

Since October 1, 2025, sellers must disclose flood insurance claims, flood-damage assistance received, and any flooding that damaged the property while they owned it (Fla. Stat. 689.302). Landlords have a similar duty for leases of a year or more.

SOURCES · CHECKED OCTOBER 3, 2026

Verify before you rely

FEMA Flood Map Service Center, FEMA
msc.fema.gov

Flood zone maps & preliminary map status, Miami-Dade County
miamidade.gov

FEMA flood zone maps, Broward County
broward.org

Risk Rating 2.0 and NFIP structure, Congressional Research Service
congress.gov

Seawall ordinance, City of Miami Beach (Rising Above)
mbrisingabove.com

Freeboard ordinance 2016-4009, City of Miami Beach
mbrisingabove.com

Broward tidal flood barrier standard, Southeast Florida Regional Climate Compact
southeastfloridaclimatecompact.org

Florida expands flood disclosures, Florida Realtors
floridarealtors.org

Citizens flood insurance requirement, News4JAX
news4jax.com

Miami-Dade CRS Class 3, Miami-Dade County
miamidade.gov

50 Years of the NFIP, FEMA
fema.gov

BUYING TO BUILD OR RENOVATE?

Geva Bar P.A.

Real Estate Advisor at Compass, focused on waterfront homes in Miami Beach. I flag flood zone, elevation, seawall and permit issues early and bring in the right surveyors, architects and insurance agents before you commit.

305-815-0857

geva.bar@compass.com

gevabar.com · @geva_compass

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