

# COASTAL FLOOD RISK ANALYTICS

Property Flood Risk Assessment — Tier 1

8800 MIDNIGHT PASS RD SARASOTA, FL, 34242

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HIGH RISK

Risk Factor	Value	Level	Assessment
Flood Zone	AE	HIGH	100-yr flood zone — lender-required insurance
Freeboard	-3.4 ft	HIGH	3.4 ft below BFE — inundation at 100-yr flood
Claims Density	31.4 / yr	HIGH	High claim frequency — persistent flood exposure
Storm Surge	5.8 ft (Cat 3)	HIGH	Severe inundation depth above grade

## Section 1 — Property Details

Parcel ID	0129-09-0022
Account #	0129090022
Owner	M AND J PHAM DEVELOPMENT LLC
Land Use	Single Family Detached
Zoning	RSF1 - RESIDENTIAL, SINGLE FAMILY
Municipality	Sarasota County
Land Area	12,320 sq ft
Coordinates	27.221755° N, 82.517131° W

## Section 2 — FEMA Flood Zone

FEMA Zone	AE
	1% annual chance of flooding (100-yr flood). Lender-required insurance.
Base Flood Elev.	7.0 ft NAVD88
Ground Elevation	3.6 ft NAVD88
Freeboard	<b>-3.4 ft — HIGH RISK</b>

## Section 3 — Hurricane Storm Surge

Category	Wind Speed	CFEM Zone	Est. Depth Above Grade
Cat 1	74–95 mph	YES	~0.6 ft
Cat 2	96–110 mph	YES	~3.4 ft
Cat 3	111–129 mph	YES	~5.8 ft
Cat 4	130–156 mph	YES	~8.3 ft

Source: NOAA CFEM (zone) + FEMA BFE scaling; Cat [4] inferred from monotonicity. Depths estimated using FEMA BFE x NHC Gulf-coast category scaling factors. Treat as order-of-magnitude guidance only.

## Section 4 — NFIP Claims History (Census Tract)

Census Tract	12115001909
Claim Count	785 recorded NFIP claims
Total Payments	\$83,272,824
Claim Period	2000 – 2024
Avg Claims/Year	31.4
Avg Payout	\$106,080

The 31.4 claims/year average indicates persistent flood exposure in this area, consistent with this property's Zone AE designation and -3.4 ft freeboard.

## Section 5 — Annual Flood Insurance Premium Estimate

Market	Est. Annual Premium Range
NFIP	\$3,000 – \$8,000 / year
Private Market	\$2,500 – \$6,000 / year

Basis: Zone AE — below BFE by 3.4 ft (highest NFIP risk tier). Rates assume \$250,000 replacement cost. Actual premiums depend on elevation certificate, deductible, building characteristics, and underwriter. Consult a licensed flood insurance agent.

## Section 6 — Risk Summary

This parcel at 8800 MIDNIGHT PASS RD SARASOTA, FL, 34242 falls within FEMA Flood Zone **AE** (BFE 7.0 ft, ground elevation 3.6 ft NAVD88). The ground sits 3.4 ft **below** the Base Flood Elevation, meaning the structure has no freeboard margin and would experience inundation during a 100-year flood event without mitigation. NOAA SLOSH modeling indicates this parcel lies within the Cat 4 hurricane storm surge zone with estimated inundation up to 8.3 ft above grade. Overall flood risk classification: **HIGH**. Flood insurance is strongly recommended regardless of lender requirements.

This report is for informational purposes only and does not constitute engineering advice or an official flood determination. FEMA zone data, elevation values, and storm surge estimates are derived from public sources and may not reflect recent map amendments (LOMAs/LOMRs). Consult a licensed surveyor and flood insurance professional before making insurance or construction decisions.