

# COASTAL FLOOD RISK ANALYTICS

Property Flood Risk Assessment — Tier 1

## 8800 MIDNIGHT PASS RD SARASOTA, FL, 34242

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9/10

EXTREME RISK

1-3 Low · 4-6 Moderate  
7-8 High · 9-10 Extreme

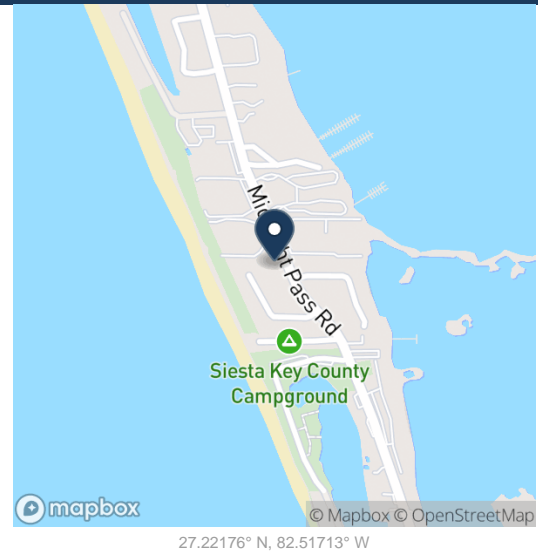
This property's overall Flood Risk Score is a weighted combination of flood zone designation, elevation relative to Base Flood Elevation (freeboard), local NFIP claim frequency, and modeled storm surge depth.

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

Scores of 7–10 indicate high likelihood of damaging flooding during the life of a typical mortgage. Flood insurance is strongly recommended and will generally be required by lenders in Zones AE and VE.

### 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

LiDAR Ground Elevation 3.6 ft NAVD88

Freeboard **-3.4 ft — HIGH RISK**

Freeboard calculated using public LiDAR bare-earth elevation. If this structure is elevated on pilings or piers, provide a First Floor Elevation (FFE) from your elevation certificate for adjusted risk and premium calculations.

### 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

Note: Storm surge zones confirmed by NOAA CFEM. Cat 4 depth estimated from FEMA BFE scaling — directional guidance. Depth values are estimates only — not engineering measurements.

## 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	Directional Premium Indication
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). Note: This directional estimate is generated using historical lookup tables based on zone and freeboard tiers. It does not replicate the FEMA Risk Rating 2.0 methodology, which requires exact replacement costs, structural foundation types, and precise distance-to-water metrics. This figure is for expectation-setting only and cannot be used to bind coverage. Consult a licensed flood insurance agent for a bindable quote.

\* Estimate assumes grade-level construction. Elevated structures with an elevation certificate may qualify for significantly lower premiums.

## 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: **EXTREME**. 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.