1100 Collins Ave, Miami Beach, FL 33139

FLOOD REPORT - FREE SAMPLE

1100 Collins Ave, Miami Beach, FL 33139

Geocoded point 25.78184, -80.13150 | Report date Nov 12, 2026 (UTC) | Data as of Nov 12, 2026

FEMA FLOOD ZONE

AE

HIGH RISK

This address is in FEMA's high-risk flood area (Zone AE). Flood insurance is required for mortgages from federally regulated or insured lenders.

SPECIAL FLOOD HAZARD AREA	BASE FLOOD ELEVATION	FIRM PANEL	PANEL EFFECTIVE
Yes	**8 ft NGVD29**	**12086C0317L**	**Sep 11, 2009**



Pin = geocoded point (can be off by tens of feet). Dashed ring = 250 ft. Flood zones: FEMA National Flood Hazard Layer. Basemap: USGS National Map. Map image read Nov 12, 2026. For information only - not for official use.

At a glance

- FEMA's current effective map shows Zone AE, base flood elevation 8 ft NGVD29.
- Newer FEMA map data shows Zone AE, BFE 6 ft NAVD88 (pending, listed effective Feb 19, 2027). Not yet in effect.
- Ground at the geocoded point is about 1.5 ft below the published BFE (+/- 2 ft; not a floor height).
- Miami Beach, City Of participates in the NFIP, CRS Class 5.
- 0 map revision(s) at the point and 2 map amendment(s) within about 1,000 ft.

Informational report compiled from public data (see Sources & as-of dates). Not a flood zone determination, survey, elevation certificate, or insurance, mortgage or legal advice or quote. Provided as-is with no warranty. Flood maps change (LOMA/LOMR); data as of 2026-11-12. Verify with your local floodplain administrator, insurance agent and lender. Not affiliated with or endorsed by FEMA or any agency.

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Zone and map details

What FEMA's current effective flood map shows at the geocoded point, and the status of the community that administers it.

Flood zone

Flood zone	**Zone AE**	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
Zone subtype	None listed	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
In a special flood hazard area	Yes (special flood hazard area)	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
Base flood elevation (BFE)	8 ft NGVD29	FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Read Nov 12, 2026.
FIRM panel	12086C0317L	FEMA NFHL, FIRM panels (layer 3).
Panel effective date	Sep 11, 2009	FEMA NFHL, FIRM panels (layer 3).

Community and NFIP status

Community	**Miami Beach, City Of (120651)**	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
County	Miami-Dade County	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
NFIP participation	Participating	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
CRS class	Class 5 (effective May 1, 2019)	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
CRS discount	25% on policies in high-risk zones, 10% elsewhere. This is the community's program discount rate, not a premium or a quote.	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.
Map date in Community Status Book	Feb 19, 2027 (a future date: new maps are listed to take effect then)	OpenFEMA NfipCommunityStatusBook v1. Table as of Nov 12, 2026.

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Map changes coming

FEMA publishes preliminary and pending versions of flood maps before they take effect. They have no regulatory effect until adopted and can change, but they show where a property's zone may be headed.

	Effective now	Preliminary	Pending
Flood zone	Zone AE	Zone AE	Zone AE
High-risk area (SFHA)	Yes	Yes	Yes
Base flood elevation	8 ft NGVD29	6 ft NAVD88	6 ft NAVD88
Zone subtype	-	Coastal Floodplain	Coastal Floodplain
Map date	Effective Sep 11, 2009	Released Feb 25, 2021	Effective Feb 19, 2027

FIRM panel in the preliminary/pending data: 12086C0317M.

The effective BFE is on NGVD29 and the newer maps use NAVD88. These are different vertical datums, so the numbers are not directly comparable.

The Community Status Book lists Feb 19, 2027 as this community's map date, which is after this report date.

Source: FEMA Preliminary and Pending NFHL (PrelimPending services). Data as of Nov 12, 2026.

Nearby boundary and elevation

Map features close to the geocoded point. None of these describe the property itself.

Distance to a mapped high-risk zone

The geocoded point is itself inside a mapped high-risk zone.

The geocoded point can differ from the building. Being outside the mapped area does not mean a property cannot flood.

Source: FEMA National Flood Hazard Layer, flood hazard zones (layer 28). Data as of Nov 12, 2026.

Nearest published base flood elevation lines

Nothing found. No published base flood elevation line was found within about 1,000 ft (300 m).

Source: FEMA National Flood Hazard Layer, base flood elevations (layer 16). Data as of Nov 12, 2026.

Letters of Map Change nearby (LOMA / LOMR)

No LOMR (map revision) covers this point.

LOMA within ~1,000 ft	Decided	Outcome	Distance
18-04-7191A	Oct 18, 2018	Structure removed-Property partially inundated	374 ft
19-04-0544A	Nov 28, 2018	Structure removed-Property partially inundated	381 ft

A letter nearby applies only to the property it describes, not to this address. Locations are approximate. FEMA's letter itself controls.

Source: FEMA National Flood Hazard Layer, LOMAs (layer 34) and LOMRs (layer 1). Data as of Nov 12, 2026.

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Ground elevation compared with the BFE

Ground at the geocoded point is about 1.5 ft below the published base flood elevation (8 ft NGVD29), give or take about 2 ft.

Ground at the point	5.0 ft NAVD88 (lidar acquired 4/3/2024)	USGS 3DEP Elevation Point Query Service.
Datum conversion	NAVD88 to NGVD29: add 1.6 ft here	NOAA NGS NCAT.
Published BFE	8 ft NGVD29	FEMA NFHL layer 28.

This is the bare-earth ground at the geocoded point, not the lowest floor, finished floor or adjacent grade. It is not an elevation certificate. Being above the BFE does not mean a property cannot flood.

Source: USGS 3DEP Elevation Point Query Service + NOAA NGS NCAT datum conversion. Data as of Nov 12, 2026.

Flood history and risk ratings

County and neighborhood context. These describe an area, not this property.

County flood insurance claims

County	**Miami-Dade County, FL**	OpenFEMA NfipClaims v3. Data as of Oct 24, 2026.
NFIP claims since 1978	62,029	Same source.
Claims since 2016	7,815	Same source.
Claims outside high-risk zones	5,428	Rated zone X, B or C.
Total paid	$855,784,964	Same source.

Counts are NFIP insurance claims only, summed for the whole county. They say nothing about flooding at this address, and uninsured losses are not included.

Federal flood-related disaster declarations since 2006

Declared	Event	Type	No.
Oct 11, 2024	Hurricane Milton	Hurricane	DR-4834
Oct 7, 2024	Hurricane Milton	Hurricane	EM-3622
Dec 13, 2022	Hurricane Nicole	Hurricane	DR-4680
Nov 8, 2022	Tropical Storm Nicole	Tropical Storm	EM-3587
Sep 29, 2022	Hurricane Ian	Hurricane	DR-4673
Sep 24, 2022	Tropical Storm Ian	Hurricane	EM-3584
Jul 4, 2021	Tropical Storm Elsa	Severe Storm	EM-3561
Aug 1, 2020	Hurricane Isaias	Hurricane	EM-3533
Aug 30, 2019	Hurricane Dorian	Hurricane	EM-3419
Sep 10, 2017	Hurricane Irma	Hurricane	DR-4337

3 older declarations not shown (13 total).

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A declaration covers a whole county and does not mean this property was affected.

Source: FEMA OpenFEMA NfipClaims v3 (county totals) and DisasterDeclarationsSummaries v2. Data as of Oct 24, 2026.

FEMA National Risk Index (census tract)

Hazard (tract 12086004303)	Rating	Score (0-100)
Coastal flooding	Relatively Moderate	95.6
Riverine flooding	Very Low	10.7
Hurricane	Relatively High	93.2
Overall, all hazards	Relatively Low	-

Ratings compare this census tract with the rest of the United States and are not a measure of risk at this property. Coastal and riverine flooding are rated separately, so they can differ from the FEMA zone above.

Source: FEMA National Risk Index, census tract layer. Data as of Nov 12, 2026.

What this means

Plain-English reading of the results, and what to do next.

This address is in FEMA's high-risk flood area (Zone AE). Flood insurance is required for mortgages from federally regulated or insured lenders.

A mortgage from a federally regulated or insured lender on a building in a high-risk zone generally requires flood insurance. The lender's own flood zone review decides, and it is the lender, not this report, that sets the requirement. Flood insurance is sold through the NFIP and private insurers; ask an insurance agent for quotes, because price depends on details this report does not have.

Maps change. A newer map (see Map changes coming) or a Letter of Map Change can move a property into or out of a zone, and the geocoded point may differ from the exact building.

Buyer checklist

- ☐ Ask the seller for any elevation certificate and for the property's flood damage and insurance claims history.
- ☐ Ask your lender whether flood insurance will be required for this property.
- ☐ Get flood insurance quotes (NFIP and private) before you close. Premiums depend on details such as lowest floor height, which this report does not have.
- ☐ If the building sits above the base flood elevation on natural ground, ask a licensed surveyor whether a LOMA request makes sense.
- ☐ Compare the effective, preliminary and pending maps, and ask the community floodplain administrator which rules apply and when.
- ☐ Check the building itself: height of the lowest floor, grading and drainage, basement or crawl space, where heating and electrical equipment sit.
- ☐ Talk to neighbors and local officials about past flooding, drainage problems and planned flood-control projects.

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Glossary

SFHA	Special Flood Hazard Area: land FEMA maps as having a 1% annual chance of flooding (zones A and V).
BFE	Base Flood Elevation: the height of the 1%-annual-chance flood on a flood map, in a stated vertical datum.
FIRM	Flood Insurance Rate Map: the map panel that shows flood zones for a community.
LOMA / LOMR	Letters of Map Amendment / Revision: FEMA letters that change how a property or area is shown on the map.
CRS	Community Rating System: a program that gives discounts on flood insurance in communities that go beyond minimum rules.
NAVD88 / NGVD29	Two vertical datums (height references). Heights on different datums cannot be compared directly.
Zone X	Outside the mapped high-risk area. Shaded X (0.2% annual chance) is moderate risk; unshaded X is lower risk, not no risk.

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Sources and as-of dates

Every figure in this report comes from the public sources below, read on the dates shown. Nothing is estimated or filled in.

Item	Source	As of
Flood zone, BFE, subtype	FEMA National Flood Hazard Layer (NFHL), flood hazard zones, layer 28	Nov 12, 2026
FIRM panel, community	FEMA NFHL layer 3 and FEMA MapSearch; US Census Bureau geocoder for the address point	Nov 12, 2026
Community, NFIP, CRS	FEMA OpenFEMA NfipCommunityStatusBook v1 (static snapshot)	Nov 12, 2026
Nearby boundary	FEMA National Flood Hazard Layer, flood hazard zones (layer 28)	Nov 12, 2026
Preliminary / pending maps	FEMA Preliminary and Pending NFHL (PrelimPending services)	Nov 12, 2026
BFE lines	FEMA National Flood Hazard Layer, base flood elevations (layer 16)	Nov 12, 2026
Letters of Map Change	FEMA National Flood Hazard Layer, LOMAs (layer 34) and LOMRs (layer 1)	Nov 12, 2026
Ground elevation	USGS 3DEP Elevation Point Query Service + NOAA NGS NCAT datum conversion	Nov 12, 2026
Claims and declarations	FEMA OpenFEMA NfipClaims v3 (county totals) and DisasterDeclarationsSummaries v2	Oct 24, 2026
National Risk Index	FEMA National Risk Index, census tract layer	Nov 12, 2026
Map image	FEMA NFHL export over USGS National Map basemap (imagery/topo)	Nov 12, 2026

Endpoints and versions

- FEMA NFHL: hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer (layers 1, 3, 16, 28, 34); PrelimPending/Prelim_NFHL and Pending_NFHL.
- OpenFEMA (fema.gov/api/open): NfipCommunityStatusBook v1, NfipClaims v3 (county totals), DisasterDeclarationsSummaries v2.
- FEMA National Risk Index, census tract feature service. USGS 3DEP Elevation Point Query Service; USGS NWIS; NOAA NGS NCAT.
- Map imagery: FEMA NFHL export over USGS National Map USGSImageryTopo. Address geocoding: US Census Bureau.

How to read this report

This is report v1, generated Nov 12, 2026 by checkmyfloodzone.com from the sources above. Flood maps, community status and claims totals are updated by their publishers on their own schedules, so values may be newer or older than the date shown. If a section says "Unavailable right now", the source could not be read when the report was made; the rest of the report is unaffected. Not affiliated with or endorsed by FEMA or any agency.

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