

RISK DUE DILIGENCE

Flood, Drainage & Storm Verification Worksheet

A worksheet for keeping official flood-map findings, visible drainage conditions, road/access observations, elevation questions, insurance follow-up and storm-readiness notes separate.



Scan for current
flood resources

This is not a flood determination, elevation certificate, insurance quote, drainage engineering opinion or storm-safety guarantee.

PROPERTY ADDRESS / PARCEL

VISIT DATE / RECENT RAIN?

Map

Record what the current official FEMA/City tools show.

Site

Observe the lot, road, driveway, swales, canals and low areas.

Transaction

Ask lender, insurer, surveyor and other professionals what they require.

Storm plan

Consider access, trees, outbuildings, equipment and household preparation.

Live handoff: tropicaireblvd.com/flood-environment-and-storms/

Use the live page for current links and verification steps.



STEP 1

Official map and elevation record

Record the map lookup - do not summarize from memory.

LOOKUP	WHAT IT SHOWS / REFERENCE	DATE CHECKED
FEMA Map Service Center		
City of North Port flood resources		
Elevation certificate / survey available?		
Other official record		

MAP QUESTIONS TO CARRY FORWARD

- ☐ Do I understand the exact mapped area I looked up?
- ☐ Am I separating mapped designation from visible drainage and site elevation?
- ☐ Does the lender or insurer need additional documentation?
- ☐ Would a surveyor / elevation professional answer a question I cannot resolve from the map?

North Port's current flood pages and FEMA tools can change. Use the live Tropicaire handoff rather than relying on a printed map screenshot.

Live handoff: tropicaireblvd.com/flood-zones-in-north-port-estates/

Use this live page to reach current official FEMA and City map resources.



STEP 2

Parcel, drainage and road observations

Parcel observations

- ☐ Driveway elevation / slope noted
- ☐ Swales / ditches / culverts observed
- ☐ Canals / ponds / low areas noted
- ☐ Standing water / wet-ground clues recorded without over-interpreting them
- ☐ Finished-floor / pad / yard relationship raises questions to verify
- ☐ Future improvement areas considered

Road and access observations

- ☐ Road approach observed
- ☐ Shoulder / roadside drainage observed
- ☐ Multiple access routes considered
- ☐ After-rain visit considered
- ☐ Emergency / contractor access questions noted
- ☐ Any current road condition checked through live sources

AFTER-RAIN / SITE NOTES

A creek gage at Tropicaire Boulevard is regional flood-warning context. It must not be turned into a parcel flood-zone, elevation, road-status or insurance conclusion.

Live handoff: tropicaireblvd.com/drainage-and-canals/
Use the live drainage page for current City road/drainage reporting handoffs.



STEP 3

Insurance and storm follow-up

Insurance and transaction questions

ASK	ANSWER / WHO PROVIDED IT
Does my lender require flood insurance or documents?	
What does the insurer need to quote this property?	
Would an elevation certificate or survey help?	
Are there deductibles, exclusions or coverage details I need explained?	
What changes if I add structures or make improvements?	

STORM-READINESS PROMPTS

- ☐ Trees and limbs around structures reviewed
- ☐ Outbuildings / loose equipment / trailers considered
- ☐ Generator / power-loss needs considered
- ☐ Well / septic dependence during outages discussed

- ☐ Driveway / road access during heavy rain considered
- ☐ Evacuation / household plan reviewed through current local sources
- ☐ Pets / animals / equipment plan considered
- ☐ Insurance documentation stored accessibly

FINISH

Flood and storm verification log

Verification log

TOPIC	SOURCE / PROFESSIONAL	RESULT / DOCUMENT / DATE
FEMA map		
City flood information		
Survey / elevation		
Drainage / road		
Lender		
Insurance		
Other professional		

DECISION NOTES

Final reminder: map data, site observations and insurance/lender requirements answer different questions. Keep them separate until the appropriate current source or professional connects them for this property.

Live handoff: tropicaireblvd.com/flood-environment-and-storms/
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