



Flood Zone Due Diligence Checklist

What we review before making an offer on a Florida mobile home park in a flood zone

Important: Being in a flood zone does not automatically mean we cannot help you. We actively buy mobile home parks in FEMA AE, VE, X, and other flood zones across Florida. We simply price the flood risk and insurance requirements into the offer from day one.

1. FEMA Flood Zone Classification

- ☐ Current FEMA flood zone designation (AE, VE, X, AH, etc.)
- ☐ Effective date of the current FEMA map panel
- ☐ Whether the map is scheduled for an upcoming update or LOMA-eligible
- ☐ Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) on file

2. Flood Insurance & Claims History

- ☐ Current flood insurance policy limits and annual premium
- ☐ Named insureds and whether the policy is community-rated or risk-rated
- ☐ NFIP vs. private-market flood coverage
- ☐ Historical flood claims on the property or adjacent parcels
- ☐ Builder's risk / contents coverage for park-owned homes

3. Site Drainage, Elevation & Mitigation

- ☐ Finished-floor elevation of homes, offices, and common buildings
- ☐ Elevation certificates on file for structures built after the FIRM date
- ☐ Site grading, retention ponds, and stormwater drainage performance
- ☐ Presence of sump pumps, backflow preventers, or flood barriers
- ☐ Proximity to canals, rivers, lakes, or coastal surge zones

4. Infrastructure & Utilities

- ☐ Water source: municipal, well, or mixed; well-head protection status

- ☐ Sewer source: municipal sewer, septic, or lagoon; flood impact on systems
- ☐ Electrical transformer pad and pedestal elevation
- ☐ Road base material and road elevation relative to surrounding land
- ☐ Propane tank, dumpster, and equipment pad anchoring

5. Financial & Operating Review

- ☐ Last 12-24 months of income and expense statements
- ☐ Current rent roll and occupancy rate
- ☐ Utility pass-through structure and historical recovery ratios
- ☐ Maintenance reserve for storm cleanup and road repair
- ☐ Insurance line items and any recent premium increases

6. Regulatory & Compliance

- ☐ Local floodplain management ordinance and community CRS rating
- ☐ Permitting history for any additions, fills, or development in the floodplain
- ☐ Required resident notices or disclosures related to flood risk
- ☐ Environmental Phase I findings and any known contamination

7. Resident Impact & Operations

- ☐ History of resident flooding, evacuations, or road closures
- ☐ Emergency communication plan and flood-response protocol
- ☐ Common-area amenities that may be vulnerable (clubhouse, pool, laundry)
- ☐ Tenant turnover and rent-collection history after storm events

What happens next

We use this checklist to understand the property, not to look for reasons to say no. Most flood-zone parks close in 30 to 60 days once diligence is complete. If you have some but not all of the documents above, send what you have and we will help collect the rest.

Get a confidential evaluation
Website: FloridaMobileHomeParkBuyer.com
Phone: (800) 555-0142
Email: offers@floridamobilehomeparkbuyer.com

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