HAWLEY TEAM

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What insurance costs at 4623 Jacaranda Pkwy W

CAPE CORAL, FLORIDA 33993 · FEMA FLOOD ZONE AE

The house sits in a FEMA special flood hazard area, so any lender will require flood cover. The base flood elevation here is 8 feet. What matters next is how high the finished floor sits against that number, and no one can tell you precisely until an elevation certificate is pulled.

HOMEOWNERS AND WIND

$1,450 to $2,800

per year

FLOOD, QUOTED SEPARATELY

$1,275 to $4,850

per year

Together that lands at roughly **$227 to $638 a month**. A lender escrows it with the mortgage rather than billing you for it separately.

WHY THE FLOOD RANGE IS SO WIDE

Under Risk Rating 2.0 the flood zone no longer sets the price on its own. Elevation, distance to water and the building itself do, and two houses on the same street can differ by thousands a year.

WHAT MOVES THE NUMBER HERE

Measured against a typical house in the same county, largest effect first.

Size of the house	**–$1,732**	Smaller replacement cost than the county norm.
Within a mile of open water	**+$599**	Proximity only. This is not a canal lot and it has no Gulf access.
Roof age	**–$276**	Comfortably inside what carriers want to see.
Year built	**–$225**	Built to the Florida Building Code in force today.
Block construction	**–$176**	Concrete block, the local norm.

THE ONE THING WORTH DOING FIRST

Pull an elevation certificate. There is not one on file, and it is the single document that turns the range above into a real number. On a house mapped to an 8 foot base flood elevation it can move the flood premium by thousands either way.

Flood zone and base flood elevation from the FEMA National Flood Hazard Layer, not the listing sheet. Premium ranges are modelled estimates from the Hawley Team insurance tool, run 5 November 2026. They are not quotes and no carrier has underwritten them. Your premium will turn on the elevation certificate, the carrier, the deductible and the coverage chosen. Confirm every figure with a licensed insurance agent before relying on it.