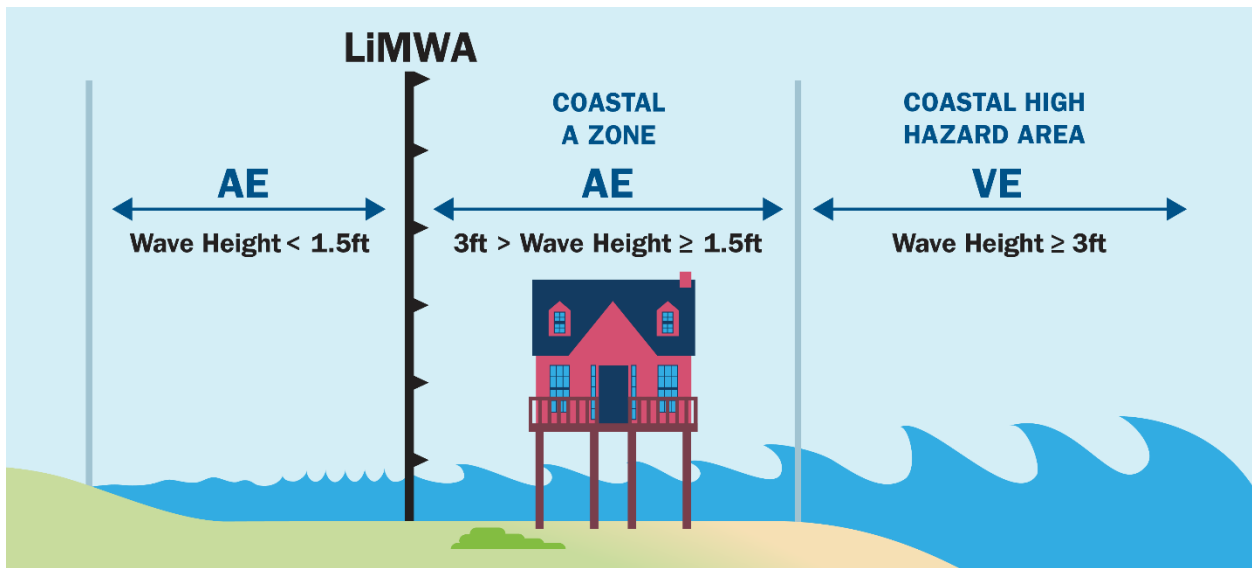


FEMA Announces Effective Date for New Flood Risk Maps

CHARLOTTE COUNTY - FEMA has issued the letter of final determination for the effective date of Charlotte County's new flood risk maps. The new Flood Insurance Study and Flood Insurance Rate Maps (FIRM) will become effective on Dec. 15, 2022.

A new flood zone called the Coastal A Zone (CAZ) will be incorporated into these new maps. The CAZ flood zone is also known as the Limits of Moderate Wave Action (LiMWA) and will depict the areas where properties may be impacted by wave crests of 1.5-foot- 3-foot during a 1% chance flood event.

Structures built in the CAZ will need elevations and foundations similar to those located in the coastal high hazard area V/VE flood zones. The V/VE flood zone are areas that have impacts from wave crests 3-foot and higher.



FOR FLOOD INSURANCE COMPANIES:

For insurance purposes, the community number and new suffix code for the panels being revised are indicated on the FIRM and must be used for all new policies and renewals starting Dec. 15, 2022. A comparison view of the Preliminary Coastal Risk Map vs. the current flood maps can be found at: [Charlotte County FEMA Flood Zones \(Preliminary\) \(arcgis.com\)](https://arcgis.com).

Many past Letters of Map Change (LOMC, LOMA, LOMR) will be superseded when the new maps become effective so please visit our website to review the Final Summary of Map Actions, www.charlottecountyfl.gov under Flood Information.