

New floods maps going into effect soon

By Ben Bailey

It's been many years in the making, but on Dec. 15, 2022, Charlotte County's new Federal Emergency Management Agency flood maps will be effective. This comes after FEMA's nationwide effort to update the maps along all the U.S. coastlines. Many communities in Southwest Florida will be following suit soon.

The maps were formed through a collaborative effort of FEMA Region IV representatives and county staff to provide a new community flood map based on newer scientific and technical data. Through this effort, county staff was able to provide FEMA with a wealth of data from elevation certificates gathered over many decades, which helped provide a more accurate flood map for the community.

FEMA supplied the county with the updated preliminary maps back in 2019, at which time the county set up outreach meetings to inform the public of the upcoming map changes. Citizens and business owners viewed the new maps and asked questions of FEMA and county staff. The meetings were very well attended, and FEMA representatives praised county staff on their outreach and marketing efforts. Charlotte County had more people attend the community outreach meetings than all the community meetings in Southwest Florida combined.

Unfortunately, the map change process hit the brakes in 2020 when COVID hit, but in June of 2022 the county received the letter of final determination from FEMA indicating Dec. 15, 2022 would be the effective date.

What does that mean for you? Considering almost half the parcels in Charlotte County reside in a special flood hazard area, it could mean a lot. There are currently 44,628 parcels in the SFHA and 47,097 outside the SFHA. Believe or not, the new maps are removing more parcels from the SFHA than adding. More than 4,400 parcels are being removed from the flood zone and only 3,858 new parcels are being included. If you went through the process of removing your property from the SFHA, you'll want to confirm FEMA is including that change in the new maps. You can verify that by visiting our website and looking for Letter of Final Determination and Final Summary of Map Changes.

Something else that's new is the Coastal A flood zone is now going to be on the new flood maps. This Coastal A zone was established for areas near the coast where wave crests could be 1.5 to three feet during a flooding event and this zone has many of the same construction standards as a V or velocity zone for added protection of the structure. V zone construction standards take into account wave crests of three feet and higher. Studies have now shown even wave crests of 1.5 to three feet can cause significant damage to homes and structures, so the Coastal A zone was created to help mitigate possible damage to structures in that area.

I would encourage everyone in the county to visit our Flood Information page at www.charlottecountyfl.gov/flood to learn about the new preliminary maps going into effect. You will see important flood information about the community, as well as side-by-side comparisons of current and proposed flood maps. You will also see dates and times for future flood workshops held at local libraries to educate the public on the upcoming changes.

The more information you have, the better you can invest in your property. The National Institute of Building Sciences released a study concluding every dollar spent on designing, building or remodeling a home to current codes and standards saves \$4 in damage costs. Invest wisely.

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