## Repetitive Loss Areas within Charlotte County

## Background Overview

Charlotte County, situated on Florida's southwest coast, faces a range of challenges due to its low-lying geography, rapid development, aging infrastructure, and increasing flood risks. The county's flood vulnerability is exacerbated by climate change impacts, including rising sea levels, more intense rainfall, and stronger storms. With over **200,000 individual lots** developed between the 1950s and 1980s, many of these older properties lack modern stormwater management systems, leading to increased flooding and repetitive losses, especially in the **15 identified Repetitive Loss Areas (RLAs)**.

## Repetitive Loss Areas (RLAs) Overview

Charlotte County's **15 identified repetitive loss areas** are characterized by structures that have repeatedly flooded, resulting in significant flood loss claims over the years. These areas are particularly vulnerable to storm surge, high tides, and localized flooding from heavy rainfall, exacerbated by the county's outdated stormwater systems.

The following pages provide an overview of the RLAs, their primary causes of flooding, and the vulnerability of these areas.

Refer to the RLA map for the visual location of these areas.

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**Rep Loss Area 1: Little Gasparilla Island**

- o **Geography**: Bound by Gasparilla Pass (south), the Gulf of Mexico (west), and Lemon Bay (east).
- o **Flooding Factors**: Low-lying, older structures (built in the 1960s-70s), lack of stormwater management. Vulnerable to storm surge, high tides, and rainfall-driven flooding.
- o **Key Mitigation Measures**: Elevation of structures, improved stormwater management, floodproofing, and community outreach.

**Rep Loss Area 2: Stump Pass & Englewood Barrier Islands**

- o **Geography**: Located on the Gulf of Mexico, characterized by low-lying land and older structures.
- o **Flooding Factors**: Storm surge, high tides, and heavy rainfall leading to localized flooding. Limited stormwater systems in place.
- o **Key Mitigation Measures**: Enhanced stormwater infrastructure, shoreline protection, and building retrofits.

**Rep Loss Area 3: Lemon Bay, Englewood Shores**

- o **Geography**: Located along the Gulf of Mexico and within Lemon Bay.
- o **Flooding Factors**: Low-lying, older residential developments, with limited stormwater management infrastructure. Vulnerable to storm surge, high tides, and heavy rainfall.
- o **Key Mitigation Measures**: Elevation of homes, stormwater upgrades, and flood mitigation retrofits.

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### Rep Loss Area 4: Oyster Creek (Lemon Bay)

- o **Geography**: Bound by Oyster Creek (north) and Stump Pass (south). Mix of older structures and mobile home parks.
- o **Flooding Factors**: Storm surge, high tides, and excessive rainfall; limited stormwater capacity.
- o **Key Mitigation Measures**: Infrastructure upgrades, floodplain buyouts, and enhanced stormwater management.

### Rep Loss Area 5: Northwest Charlotte County (Oyster Creek)

- o **Geography**: Residential structures with small ponds and waterways. Vulnerable to excessive rainfall and older stormwater systems.
- o **Flooding Factors**: Rainfall-driven flooding, compounded by outdated stormwater systems. Vulnerable to flooding during Hurricane Ian.
- o **Key Mitigation Measures**: Stormwater system upgrades, community outreach, and targeted flood mitigation.

### Rep Loss Area 6: Santa Cruz & Panama Waterways

- o **Geography**: Low-lying neighborhood surrounded by canals and the Interceptor Lagoon.
- o **Flooding Factors**: Storm surge, high tides, and excessive rainfall leading to localized flooding.
- o **Key Mitigation Measures**: Floodproofing of structures, elevation, and enhanced stormwater systems.

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### Rep Loss Area 7: Lafitte & Early Waterways

- o **Geography**: Low-lying residential neighborhood with small ponds and waterways, fed by the tidally influenced Myakka River.
- o **Flooding Factors**: Storm surge, tides, and heavy rainfall causing localized flooding.
- o **Key Mitigation Measures**: Floodplain management improvements, floodproofing, and canal improvements.

### Rep Loss Area 8: Punta Gorda (Charlotte Harbor)

- o **Geography**: Residential areas near Charlotte Harbor, with canals and ponds. Vulnerable to storm surge and high tides.
- o **Flooding Factors**: Storm surge, tidal influences, and excessive rainfall causing localized flooding.
- o **Key Mitigation Measures**: Elevation of vulnerable structures, better stormwater management, and coastal protection.

### Rep Loss Area 9: Charlotte Harbor & South Peace River

- o **Geography**: Low-lying area near Charlotte Harbor and small streams and creeks.
- o **Flooding Factors**: Storm surge, high tides, and heavy rainfall. Structures date from the 1940s onward, with many being older.
- o **Key Mitigation Measures**: Stormwater system upgrades, floodplain buyouts, and floodproofing of older structures.

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**Rep Loss Area 10: South Peace River (Oxbow)**

- Geography: Low-lying area along the south side of Peace River. Mixed mobile homes and single-family residences.
- Flooding Factors: Storm surge, tidal influences, and localized flooding from small creeks and canals.
- Key Mitigation Measures: Elevation of homes, canal improvements, and better stormwater systems.

**Rep Loss Area 11: Prairie Creek (Shell Creek Reservoir)**

- Geography: Low-lying area with limited stormwater systems. Residential properties from the 1980s onward.
- Flooding Factors: Excessive rainfall leading to localized flooding due to insufficient stormwater infrastructure.
- Key Mitigation Measures: Infrastructure upgrades, floodproofing, and stormwater management improvements.

**Rep Loss Area 12: Lake Jim Long (Peace River)**

- Geography: Low-lying area with small waterways and ponds near Peace River.
- Flooding Factors: Excessive rainfall, limited stormwater capacity, and high risk of localized flooding.
- Key Mitigation Measures: Infrastructure upgrades, floodproofing, and targeted flood mitigation strategies.

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## Rep Loss Area 13: Charlotte Harbor Redevelopment Area

- o **Geography**: Mixed-use area along Charlotte Harbor, with canals, creeks, and older commercial and residential buildings.
- o **Flooding Factors**: Storm surge, high tides, and heavy rainfall lead to localized flooding. Structures range from the 1940s onward.
- o **Key Mitigation Measures**: Coastal protection, floodproofing, and infrastructure improvements.

## Rep Loss Area 14: Alligator Bay (Charlotte Harbor)

- o **Geography**: Low-lying area bounded by multiple waterways, with older homes built from the1960s onward.
- o **Flooding Factors**: Excessive rainfall, storm surge, and tidal influences.
- o **Key Mitigation Measures**: Stormwater improvements, floodplain management, and communitybuyouts.

## Rep Loss Area 15: Central Charlotte County

- o **Geography**: Low-lying area near Sunset Waterway, with residential structures dating from the1970s onward.
- o **Flooding Factors**: Excessive rainfall on older stormwater systems causes localized flooding.
- o **Key Mitigation Measures**: Stormwater system upgrades, infrastructure improvements, andfloodproofing.

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**Floodplain Management Goals & Mitigation Strategies**

**1. Mitigation Actions for Repetitive Loss Areas**

- o **Structure Elevation:** Elevating homes and businesses in flood-prone areas, especially those located in or near the floodplain.
- o **Stormwater Management**: Improving and expanding stormwater systems to handle higher volumes of rainfall and reduce localized flooding.
- o **Floodproofing**: Installing flood barriers, sump pumps, and waterproofing measures for structures at risk.
- o **Buyouts & Relocation**: Consideration of voluntary buyouts for properties that are at high risk of repeated flooding, particularly in the most vulnerable areas.
- o **Coastal Protection**: Implementing shoreline stabilization projects, such as seawalls, living shorelines, and flood barriers to reduce storm surge impacts.

## 2. Climate Change Adaptation

Incorporate **sea-level rise projections**, **storm surge data**, and **increased rainfall projections** into floodplain management strategies.

Update building codes and zoning regulations to ensure that new development and redevelopment are climate-resilient.

## 3. Outreach & Education

Enhance public outreach programs, providing residents and businesses with information on flood risk, flood insurance, and mitigation measures.

Partner with local organizations to raise awareness about flood preparedness, especially for communities in high-risk flood areas.

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## 4. Collaboration & Funding

Coordinate with state and federal agencies, such as FEMA and the Florida Division of Emergency Management, to secure funding for flood mitigation projects.

Utilize available **FEMA grant programs** (e.g., **Flood Mitigation Assistance Program** and **Pre-Disaster Mitigation** programs) to support ongoing flood resilience efforts.

## Conclusion

Charlotte County is facing significant flood risks, particularly in the **identified repetitive loss areas**. By implementing targeted flood mitigation strategies, investing in modern stormwater infrastructure, and prioritizing **climate change adaptation**, the county can reduce flood damage, improve resilience, and protect its residents from future flood impacts. Additionally, **community engagement**, **stormwater system upgrades**, and **property buyouts** will further support the county's long-term goal of becoming more resilient to flooding and climate change.

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