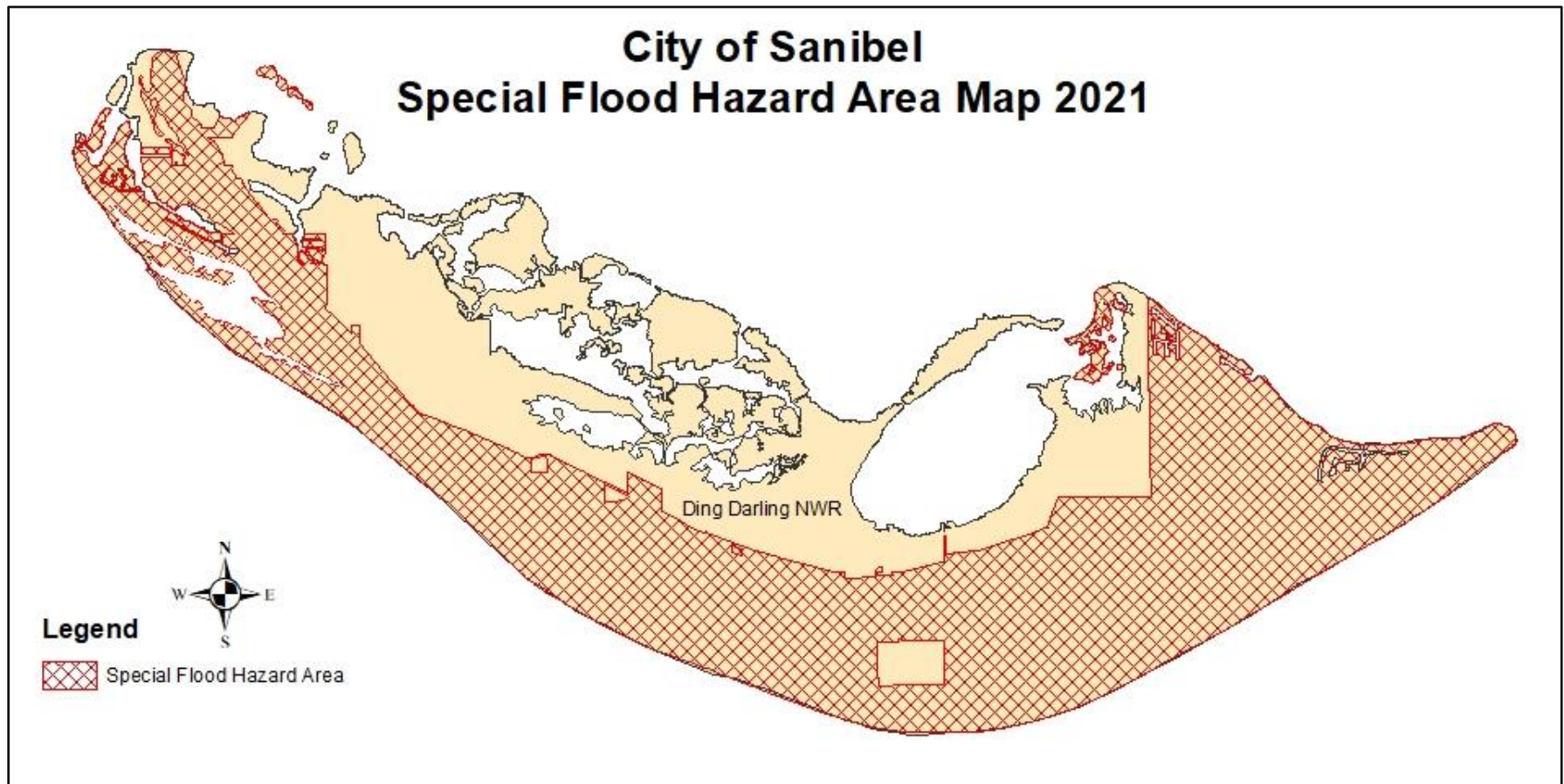


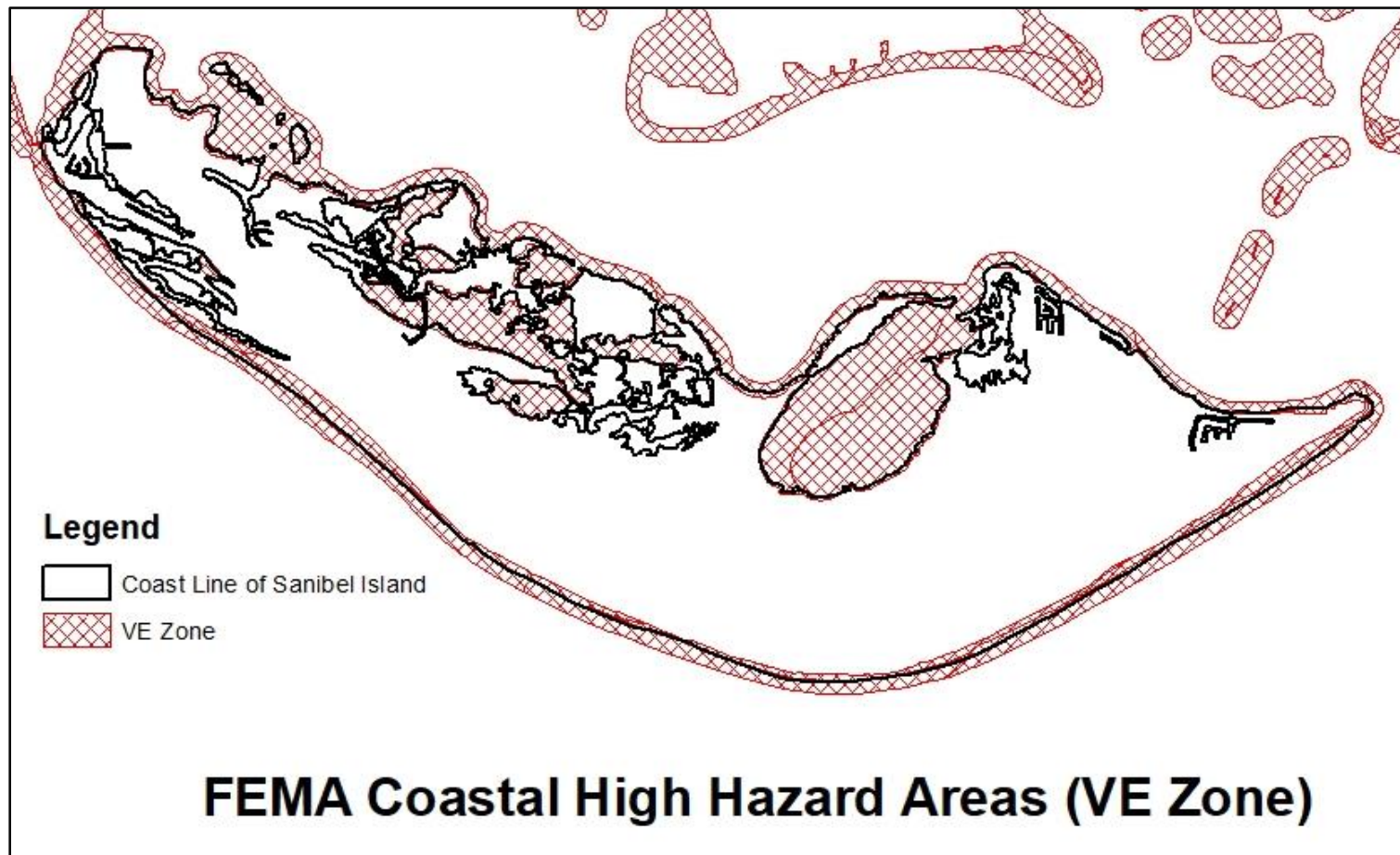
Flood Regulation Terms Defined with Illustrative Figures

Special Flood Hazard Area (SFHA) is a FEMA term for the area where the National Flood Insurance Program's (NFIP's) floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies (FEMA.gov). The City of Sanibel's SFHA includes the areas on the Flood Insurance Rate Map (FIRM) in Zone AE and VE less any Federal owned lands.



Florida Statutes, Section 163.3178(2)(h) established the **Coastal High-Hazard Area (CHHA)** as part of the **Community Planning Act** and is defined as the area below the elevation of the category 1 storm surge line as established by a Sea, Lake, and Overland Surges from Hurricanes (SLOSH) computerized storm surge model. Most of the City of Sanibel is within the Coastal High-Hazard Area as defined by Florida Statute, and for practical considerations, **the Sanibel Plan considers all lands within the City as being located in the Coastal High-Hazard Area as defined by the Florida Statutes.**

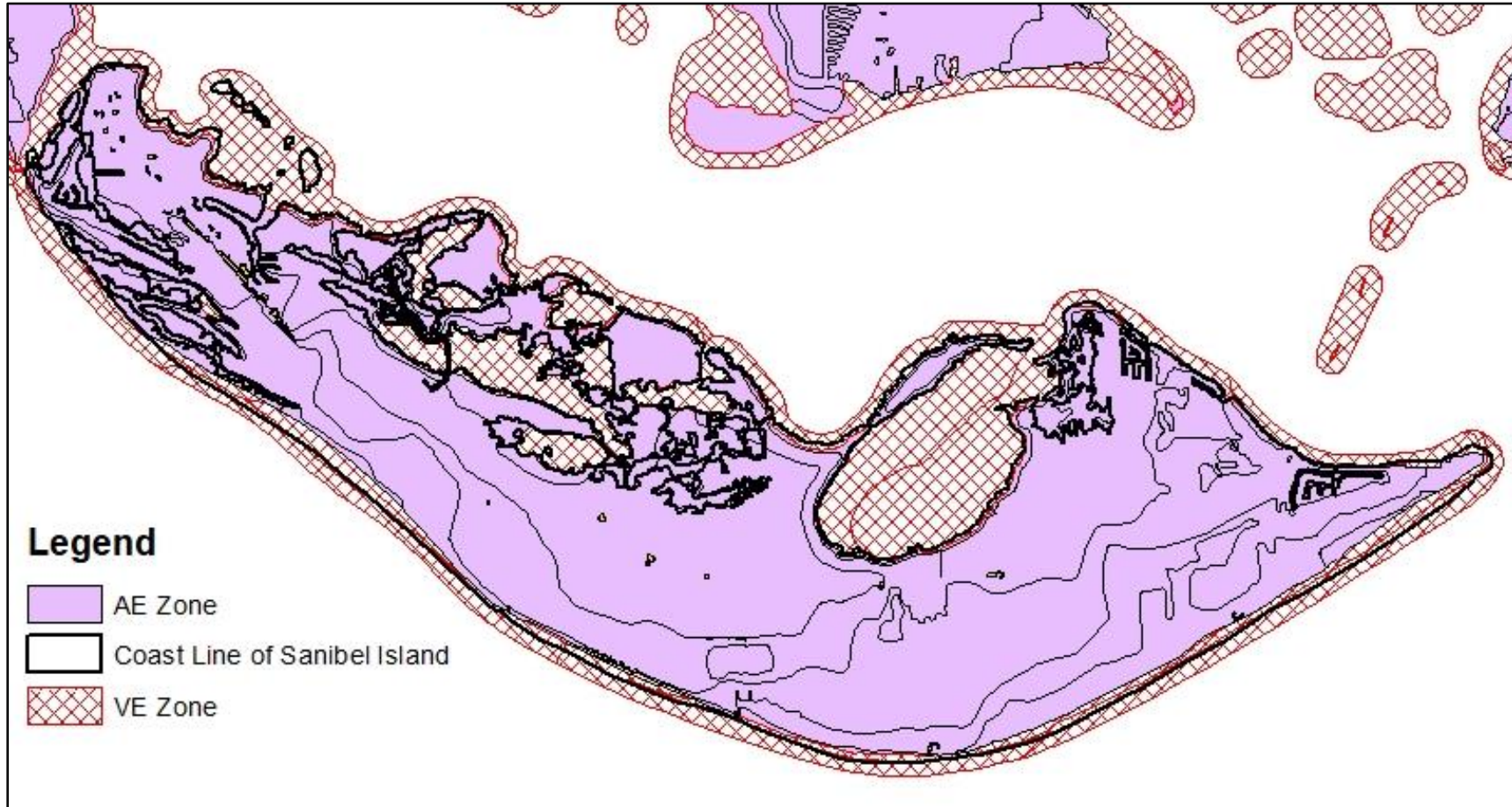
FEMA defines **Coastal High Hazard Areas** as Special Flood Hazard Areas (SFHAs) along the coasts that have additional hazards due to wind and wave action (FEMA.gov). These areas are identified on Flood Insurance Rate Maps (FIRMs) as zones V, V1-V30 and VE. There are VE Zones identified on the FIRMs that cover the City of Sanibel. **The FEMA Coastal High Hazard Areas on Sanibel are along the Gulf of Mexico, San Carlos Bay, Pine Island Sound, Blind Pass, and Tarpon Bay.**



FEMA Flood Zones are delineated on the Federal Insurance Rate Maps (FIRMs). Sanibel is mainly in AE Zones with VE Zones along the coastlines.

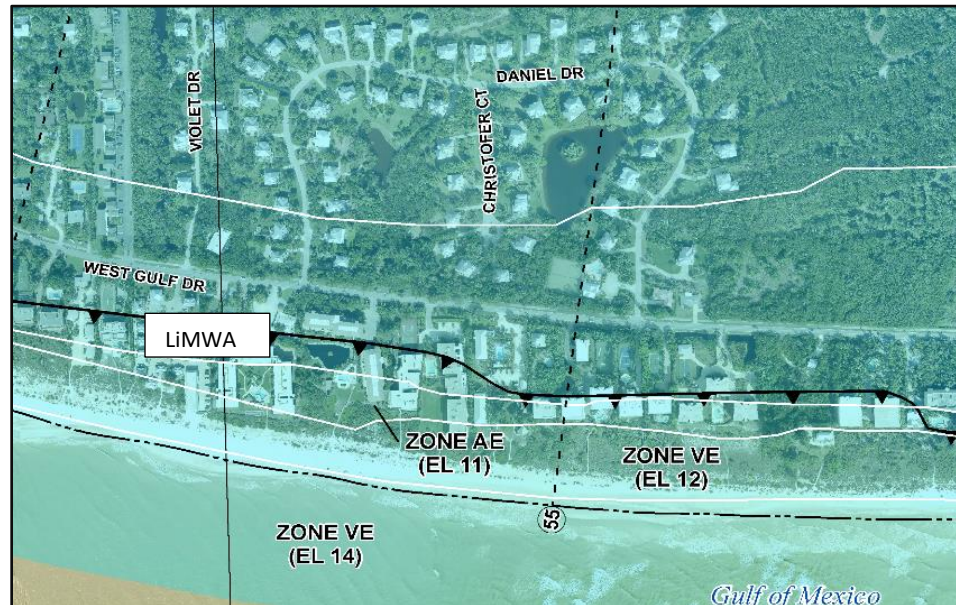
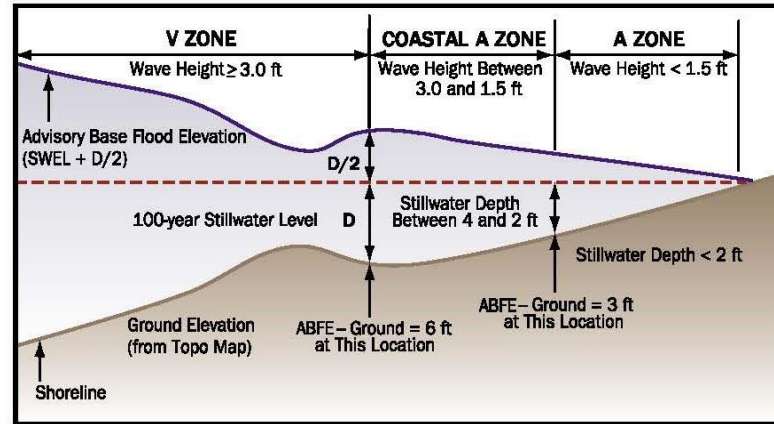
VE Zone is a **Coastal High Hazard Area** where waves and fast-moving water can cause extensive damage during the 1-percent-annual chance flood. Wave heights of 3 feet or higher are expected. (FEMA.gov)

AE Zone is a **Flood Hazard Area** where there is at least a 1% chance of being flooded in any year, but wave heights are expected to be less than 3 feet. (FEMA.gov)



Limit of Moderate Wave Action (LiMWA) as defined by FEMA is a black line with black arrows on FIRMs that point to areas where wave heights are between 1.5 and 3 feet. This line also marks the inland limit of the Coastal A Zone. (FEMA.gov)

Coastal A Zone (CAZ) as defined by FEMA is an area landward of a V Zone or landward of an open coast where during base flood conditions, the potential for breaking wave heights between 1.5 feet and 3.0 feet will exist (FEMA.gov). **Coastal A Zones are not depicted on the FIRMs.** The Coastal A Zones on Sanibel are any AE Zones shown on FIRMs that are located where the LiMWA arrow points to, typically waterward of the LiMWA (see example FIRM below).



Example from FIRM becoming effective November 17, 2022 with LiMWA label added