

## Coastal Planning FAQ

### **What is a Comprehensive Plan?**

Generally speaking, a comprehensive plan is the blueprint for a community's future growth. It establishes how many homes or how much non-residential can be built within your jurisdiction and plans for necessary public facilities like roads, transit, drinking water, sanitary sewer, schools, parks, and stormwater to support that growth. Since 1985, Florida law requires all local governments to adopt a comprehensive plan that plans at least 10 years into the future, and local governments are required to evaluate and update their plans, if necessary, every seven years. Most local governments adopt plans that span 20 years into the future. The City of Tampa's comprehensive plan update is currently underway. You can read the existing plan and stay informed on the progress of the plan update [here](#).

### **What is the Future Land Use Map?**

The Future Land Use Map is part of the comprehensive plan. Adopted on the future land use map, future land use categories designate the general location, distribution, and extent of land uses within a community. The purpose of the future land use categories is to guide the growth and development of a community by planning the location and character of mixed-use centers, neighborhoods, commercial areas, office and professional areas, industrial areas, public services, infrastructure, and environmental assets.

Pursuant to Florida's growth management laws, each future land use category must define allowable land uses, population densities (how many residential units can be built per acre) and building and structure intensities (the number of square feet that can be built per parcel, often expressed as floor area ratio). Additionally, communities may use future land use policies to establish a framework for community character and design.

Tampa's Future Land Use Map can be viewed [here](#). An interactive future land use map for the entire county can be viewed [here](#).

### **How Do Comprehensive Plans Relate To Zoning?**

In Florida, local governments are required by law to adopt land development regulations, also known as zoning, that are consistent with the comprehensive plan, and all permits issued are also required to be consistent with that plan. The zoning can be more restrictive than the comprehensive plan but not less restrictive. For example – the comprehensive

plan allows your property to have up to 10 units per acre of residential uses but does not permit any commercial uses. The zoning can allow 10 or less units per acre, but not more, and also cannot allow any commercial. If your parcel has a commercial use on it where only residential is allowed, this is known as a non-conforming use.

### **What is the Coastal High Hazard Area (CHHA)?**

For growth management and comprehensive planning purposes, the CHHA is defined in Florida Statutes 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” (Section 163.3178 (2)(h) *Florida Statutes*). The statute directs local governments to adopt language in the Coastal Management Element of the Comprehensive Plan that sets forth the principles, guidelines, standards, and strategies that, among other things, limits public expenditures that subsidize growth in the CHHA.

The statute also states that proposed comprehensive plan amendments will be in compliance with state coastal high-hazard provisions if out of county evacuation times are maintained for a category 5 storm event as measured on the Saffir-Simpson scale OR a 12-hour evacuation time to shelter is maintained for a category 5 storm event as measured on the Saffir-Simpson scale and shelter space reasonably expected to accommodate the residents of the development contemplated by a proposed comprehensive plan amendment is available. Most local governments either prohibit changes to the Future Land Use Map that increase the number of units that could be potentially built, or they require mediation pursuant to the statute in exchange for allowing an increase in density.

The National Flood Insurance Program also uses the term Coastal High Hazard Area, but it has a very different meaning. In this case, the CHHA refers to Special Flood Hazard Areas (SFHAs) along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps (FIRMs) as zones V, V1-V30 and VE. This CHHA affects building construction, while the CHHA for comprehensive planning purposes is meant to direct growth away from and limiting public expenditures that subsidize growth in the area that may be inundated by storm surge due to a Category 1 storm.

### **What is the Base Flood Elevation?**

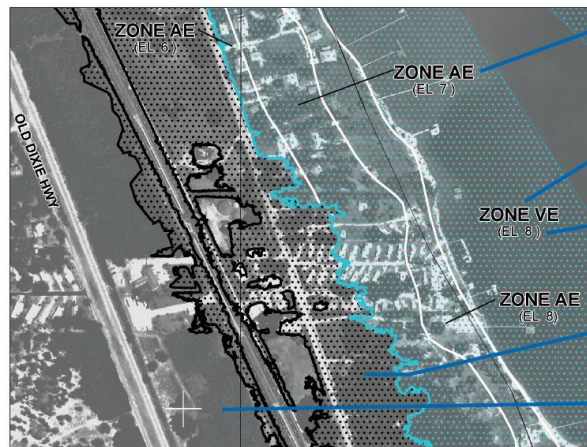
Base flood elevation (BFE) is a value determined by the Federal Emergency Management Agency (FEMA) that helps identify the flood risk in a certain area. By extension, it also determines the risk a particular structure has of flooding if the water level rises. The BFE is the expected water level rise during a flood with a 1% chance of occurring in any given year.

New construction or structures that are improved by over 50% of their market value are required to have their finished floor one foot above the base flood elevation. For example – if your flood zone reads that the BFE is 10 feet, and your ground sits five feet above sea level, then the first habitable floor has to be 6 feet above grade. In an AE flood zone, the area below the BFE can be an open crawl space, a garage, and/or you can add fill dirt to raise the property above the BFE. Please refer to this study’s [Resilient Design Strategies Report](#) for more information.

### What are Special Flood Hazard Areas?

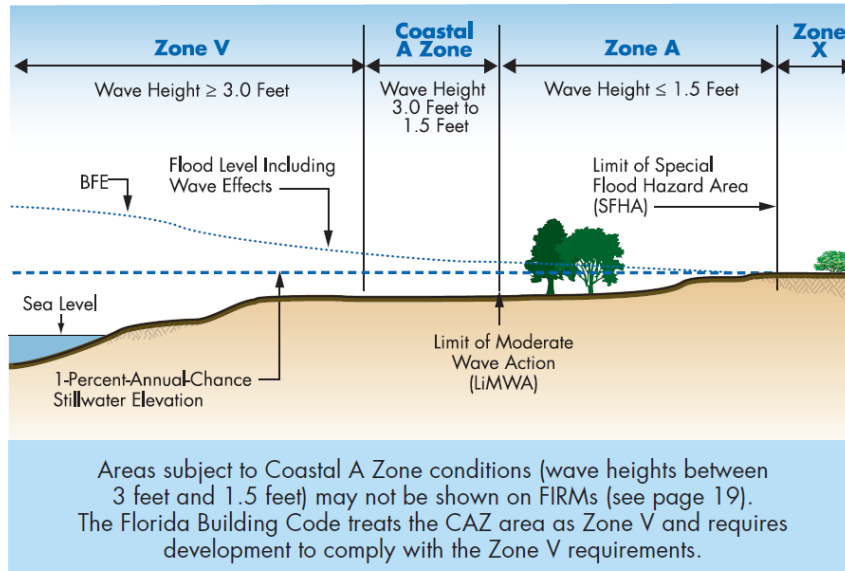
Flood hazard areas identified on the Flood Insurance Rate Map are identified as a Special Flood Hazard Area (SFHA). SFHA are defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to as the base flood or 100-year flood. SFHAs are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. There is a 25% chance of flooding over the life of a 30-year mortgage in these zones. You can check to see if your home is in a flood zone [here](#) or [here](#).

**Flood Insurance Rate Map (Coastal)**



- 1 Zone AE** is subject to flooding by the base or 1% annual chance (100-year) flood, and waves less than 3 feet high, (formerly Zones A1-A30).
- 2 Zone VE** is where wave heights are expected to be 3 feet or more.
- 3 Base Flood Elevation (BFE)** is the water surface elevation (in feet above the vertical datum shown on the map).
- 4 Shaded Zone X** is the 0.2% annual chance (500-year) floodplain (formerly Zone B).
- 5 Unshaded Zone X** is the area of minimal flood risk outside the 0.2% annual chance (500-year) floodplain (formerly Zone C).

## Understanding the Coastal Floodplain



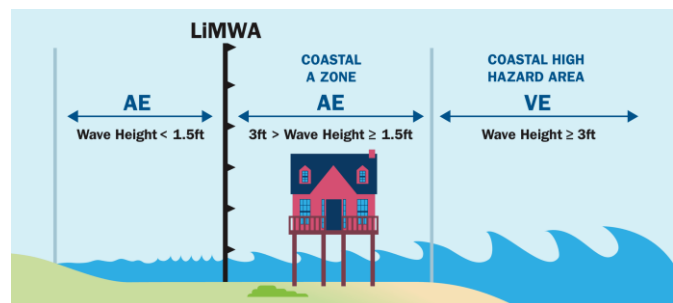
## Terms and Definitions

The **Coastal High Hazard Area (Zone V)** is the Special Flood Hazard Area that extends from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action. The area is designated on the FIRM as Zone VE.

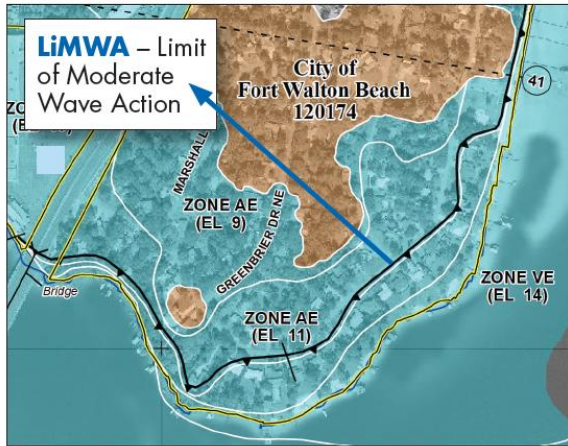
The term **Coastal A Zone (CAZ)** refers to a portion of the SFHA landward of a Zone V or landward of an open coast without Zone V. CAZs may be subject to breaking waves between 3 and 1.5 feet high.

### What is the “Coastal A” Zone?

The new FEMA FIRM map updates include a new “Coastal A” Zone, which is delineated by a line called the Limit of Moderate Wave Action (LiMWA). The LiMWA indicates where waves can reach heights over 1.5 feet. The Coastal A Zone is a transitional zone between areas where FEMA uses coastal flood hazard analysis for V zones and riverine analysis for interior A Zones. There are new regulatory construction standards for parcels in the Coastal A Zone. There is no increase in flood insurance premiums for anyone placed into a Coastal A Zone. Because the 1.5 foot breaking wave in the LiMWA zone can potentially cause foundation failure, communities may regulate building construction standards similar to Zone VE in those areas. The 7<sup>th</sup> and 8<sup>th</sup> editions of the Florida Building Code included standards for building in the Coastal A Zone.



## The Coastal A Zone (CAZ)



### Legend

▲▲▲▲▲ Limit of Moderate Wave Action

### Notes to Users

AE Zone has been divided by a Limit of Moderate Wave Action (LiMWA). The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. The effects of wave hazards between the VE Zone and the LiMWA (or between the shoreline and the LiMWA for areas where VE Zones are not identified) will be similar to, but less severe than, those in the VE Zone.

- Post-flood evaluations and laboratory tests confirm that breaking waves as small as 1.5 feet high cause damage to walls and scour around foundations.
- The Limit of Moderate Wave Action may be shown on revised FIRMs to delineate the inland extent of Coastal A Zone conditions inland of Zone V or along shorelines without Zone V.
- Scour and erosion should be considered in CAZ if soils are sandy and erodible.
- Federal flood insurance in CAZs is rated using Zone A rates (lower than Zone V rates).

If a LiMWA is delineated or a community designates a CAZ, the Florida Building Code requires buildings to comply with Zone V construction requirements.