



# FLORIDA DIVISION OF EMERGENCY MANAGEMENT Office of Floodplain Management

## GUIDANCE FOR DEFINITION OF COASTAL HIGH HAZARD AREA: Floodplain Management vs Comprehensive Planning

Office of Floodplain Management  
Florida Division of Emergency Management  
Helpline: 850-815-4556 and [floods@em.myflorida.com](mailto:floods@em.myflorida.com)  
January 2024

**OBJECTIVE:** The term “coastal high hazard area” has two definitions used for different purposes. One definition is based on the definition for the National Flood Insurance Program (NFIP) for floodplain management purposes; this definition is also used in the Florida Building Code. The other definition is for comprehensive planning purposes and is defined in Sec. 163.3178, Florida Statute.

Although the term is the same, the definitions are distinctly different.

Communities must not modify the definition in their local floodplain management ordinances. They may add clarification to that definition, as shown underlined below on the left.

NFIP, Florida Building Code, and Local Floodplain Management Ordinances	Florida Statutes: Chapter 163, Intergovernmental Programs, Section 163.3178 Coastal Management
<p>For management of high-risk flood hazard areas where FEMA determines waves will be more than three feet high.</p> <p><b>COASTAL HIGH HAZARD AREA.</b> Area within the special flood hazard area extending from offshore to the inland limit of a primary dune along an open coast and any other area that is subject to high-velocity wave action from storms or seismic sources, and shown on a Flood Insurance Rate Map (FIRM) or other flood hazard map as velocity Zone V, VO, VE or V1-30. <u>Note: this term is not used for comprehensive planning; see s. 163.3178(2)(h).</u></p>	<p>(2) Each coastal management element required by s. 163.3177(6)(g) shall be based on studies, surveys, and data; be consistent with coastal resource plans prepared and adopted pursuant to general or special law; and contain: *** **</p> <p>(h) Designation of coastal high-hazard areas and the criteria for mitigation for a comprehensive plan amendment in a coastal high-hazard area as defined in subsection (8). <b>The coastal high-hazard area is 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. Application of mitigation and the application of development and redevelopment policies, pursuant to s. 380.27(2), and any rules adopted thereunder, shall be at the discretion of local government.</b></p>

[www.floridadisaster.org/dem/mitigation/floodplain/community-resources/](http://www.floridadisaster.org/dem/mitigation/floodplain/community-resources/) (Guidance, Ordinance Amendments, FBC Amendments, and Sample Forms).