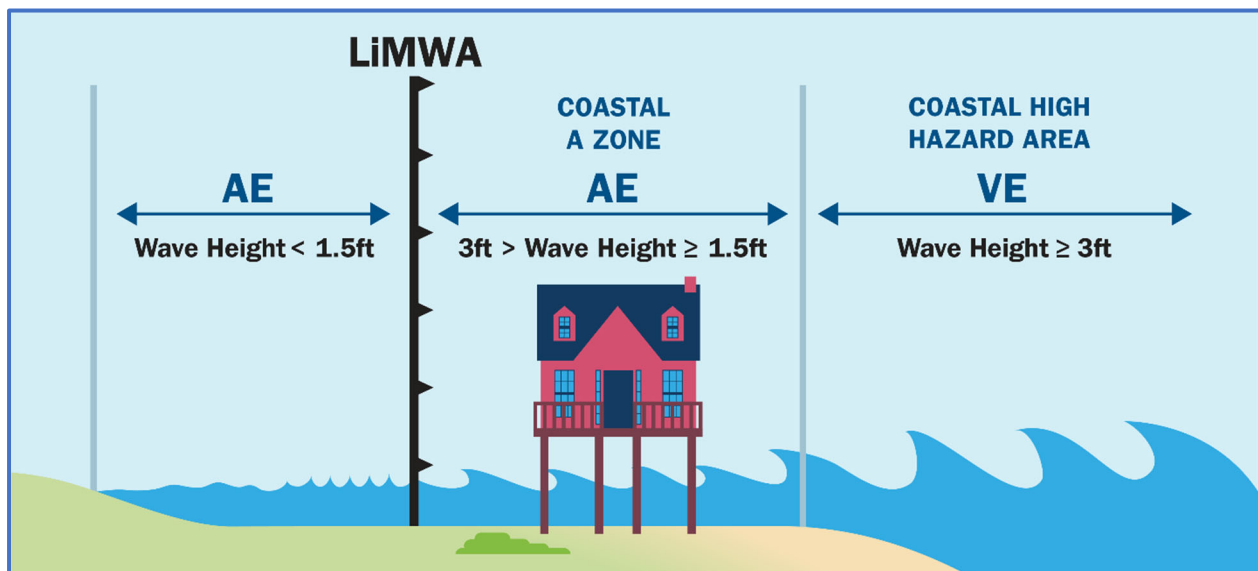


Limit of Moderate Wave Action (LiMWA)

Flood maps in coastal areas may include a line called the Limit of Moderate Wave Action (LiMWA). The LiMWA marks the inland limit of the Coastal A Zone—the part of the coastal SFHA referenced by building codes and standards where wave heights can be between 1.5 and 3 feet during a base flood event. Past events have shown that waves as small as 1.5 feet can cause foundation failure and structural damage to buildings.

Charlotte County's new flood maps, effective Dec. 15, 2022 will include the Coastal A Zone.



Due to the higher risk of damage from waves to homes and other structures in the Coastal A Zone, FEMA encourages the practice of building to V Zone standards within this area. Many local building codes require that buildings in the Coastal A Zone be built to V Zone standards. However, the LiMWA has no significance for NFIP flood insurance premiums.

For more information contact:

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