

## Flood Hazard Mapping Project Update - November 2007 **Review of Protests Completed and Map Effective Date Moved Back to Fall 2008**

### **What's Happened So Far**

The County received new preliminary Digital Flood Insurance Rate Maps (DFIRMs) from the Federal Emergency Management Agency (FEMA) on November 15, 2006. These maps were the results of studies of inland and river systems completed by Hillsborough County during the 1998-2003 time period. Some areas of the County had not been updated in 25 years and, for other areas, this was the first time that a detailed flood study had been performed. Following the release of the preliminary maps, the County entered into a 90-day public comment period. This period ran from December 1, 2006 to February 28, 2007, and allowed residents and business owners to review the proposed maps and file an appeal or protest if they had better information than what was presented on the maps.

### **Protests and Appeals Update**

FEMA has the final decision on whether or not to approve protests or appeals and issue Letters of Map Amendment (LOMA). The [Protest and Appeals Status webpage](#) lists the County recommendations to FEMA on protests and appeals. If not showing, scroll down on the page and enter the last name of the protest applicant to see the status of the protest. The following provides a summary of the where the County is with the review of the protests and appeals.

### **Protests**

There were approximately 2,100 applications requesting changes to the proposed high-risk flood boundaries. Of the 2,100 applications, 2000 were recommended to FEMA by the County for approval to have a boundary change or LOMA issued. The most common reasons for these recommendations were that better topographic data was supplied by the applicant or that the development was built after the time that the County had completed the modeling. Approximately 100 were recommended to FEMA for denial. The majority of these denials were due to no documentation being provided with the protest or the property actually was below the proposed Base Flood Elevation<sup>1</sup> (height above sea level that flood waters have a 1% annual chance of reaching).

In addition, the County also made an effort to review and submit corrections to the maps even in areas where protests were not submitted. For instance, if property owners within a subdivision submitted protests to be removed from a high-risk zone where flood insurance is Federally required, and the County had the plans of the subdivision to review, the County also documented other areas on the maps that could be corrected within the subdivision. As a result, even more people are being proposed to be removed from the new high-risk areas than just those that applied. This doesn't mean that the risk to flooding has been removed, it just has been identified to be less than originally shown.

### **Appeals**

Similar to individual protests, there were other companies and individuals that challenged the modeling that was performed by the County. In addition to the appeals, there are also proposed changes along regulatory

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<sup>1</sup> , A structure's finished floor and lowest adjacent grade need to be above the proposed Base Flood Elevation to be considered for approval by FEMA.

floodways on the map (a smaller portion of the high-risk area that is expected to have moving water in a 100-year storm). This resulted in 22 areas that need further evaluation, and the possible change in proposed base flood elevations (BFE's) on the maps. In all likelihood, the revised BFE's would also change the appearance of the high-risk hazard boundaries on the maps. Challenges to areas along floodways require that the models for the watersheds impacted be re-run by FEMA for new mapping in the floodway areas.

### **Effects of High Volume of Appeals and Protests**

The largely publicized efforts of changes to the flood maps have resulted in an unprecedented volume of protests and appeals being supplied to FEMA. As a result, many models have been re-run to identify impacts of these proposed changes (almost all cases would result in a lower proposed Base Flood Elevation or smaller hazard area being identified). Consequently, FEMA's subcontractors had several months of work to perform in order to show updates to the affected flood map panels.

**The FEMA subcontractors have estimated that finalized preliminary flood maps would probably not be completed until March of 2008, which means they would not become the new official maps until 6 months later. So, the estimated time for when the new DFIRMs would become effective (and any changes in flood insurance requirements) is August of 2008.**

### **What Should You Do**

When the preliminary maps were released, some property owners were mapped out of high-risk areas. Others were mapped into high-risk areas or had their Base Flood Elevations changed, and of that group, some filed protests and appeals. With the delay in releasing the new maps due to the volume of recommended changes, property owners are raising questions on what they should do in the interim.

#### **Being Mapped out of a High-Risk Flood Zone**

If you were in the high-risk area (a flood zone on the flood map beginning with the letters "A" or "V") before, but received a letter from the County (or checked online on the [new proposed flood map](#) and identified) that you were being mapped out of the high-risk area:

- Per Federal law, you are still required to carry a flood insurance policy until the new maps become effective (estimated for August of 2008) as the Federal flood insurance requirement is based on the current, effective flood maps.

#### **Being Mapped into a High-Risk Flood Zone**

If you were not in the high-risk area before, but received a letter (or checked online on the [new proposed flood map](#) and identified) that you were to be mapped into a high-risk area:

- Per Federal law, you are still not required to carry flood insurance until the new maps take effect as the Federal flood insurance requirements are based on the current, effective flood maps. However, you should consider your newly identified risk and purchase accordingly, as Mother Nature may not wait. Also, your lender may ask you to carry a policy now if they feel the property is at risk of flooding. Because you are mapped on the current maps as being in a low- or moderate-risk area, you may qualify for the lower-cost Preferred Risk Policy" (PRP) since you are not within the high-risk area on the current map. Talk to your insurance agent for information about the PRP.
- If you have protested this change and the [Protest Status webpage](#) has indicated **approval** of the protest, then around the time that the maps become effective (estimated September 2008), you will receive a Letter of Map Amendment from the Federal Emergency Management Agency that waives

the mandatory flood insurance purchase requirement. A lender still has the prerogative to require flood insurance if they deem there still is a high enough level of risk for flooding.. Again, if this happens, you may qualify for the lower risk Preferred-Risk Policy.

- If you have protested this change and the [Protest Status webpage](#) has indicated **denial** of the protest, then you need to provide further documentation scientifically supporting your protest or you should plan to purchase a flood policy prior to the maps becoming effective (estimated August of 2008). As explained above, a lender still can require flood insurance at any time.

### **No Change in Flood Zone**

If your property's flood risk is not proposed to change on the new maps, now would still be a good time to review your level of flood risk and ensure you are adequately protected.

### **Mapping Project Projected Timeline**

Hillsborough County government has now received the updated, preliminary flood maps that included all of the approved protests, appeals and changes submitted to FEMA earlier this year. This information will now go through a quality control process and Hillsborough County and the other participating governments will see the revised, draft maps. The maps are also going to be placed on this Flood Map update website for residents to review and confirm their status. Assuming that there are no new appeals of the old appeals, the FEMA subcontractors will begin to integrate all of the changes into the overall Flood Insurance Study. They will then begin to create the final draft of the maps. After a final review, FEMA will issue a Letter of Final Determination (targeted for March of 2008), which is a formal notice in the Federal Register that indicates that the new flood maps will become effective 6 months from that time. When they become effective (estimated to be August of 2008), lenders will be required to use the new Flood Insurance Rate Maps to base decisions of mandatory flood insurance purchase requirements on new and existing loans.

**Update as of February 2008: Hillsborough County has received verification from the Federal Emergency Management Agency that a Letter of Final Determination (LFD) was issued on February 28, 2008. The LFD is a milestone that indicates that all revisions to the flood maps from the protest and appeal period have been incorporated and that the map panels and accompanying Flood Insurance Study are in their final format. The final maps are available on this website in their final format for review. The maps will become effective for regulating development and for flood insurance purposes six months from the date of LFD issuance. This means that the new maps will become effective August 28, 2008.**