



## **1. Why is Hillsborough County getting new flood hazard maps?**

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Hillsborough County. They indicate the risk for flooding throughout the county. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in more than 25 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. The 1997/1998 El Nino storms showed the need for re-mapping when more than 50 percent of properties flooded were located in areas designated as low and moderate risk. Also, the County government updated its watershed master plans, which provided new flood risk information for the community.

New digital mapping techniques will provide more detailed, reliable and current data on county flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

## **2. Who is responsible for modernizing the maps?**

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data.

Hillsborough County's map modernization project is a joint effort with FEMA in cooperation with local municipalities, local associations and private sector partners.

## **3. What is a Flood Hazard Map?**

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X" and shaded "X", respectively. The inland high-risk zones will be labeled "A" or "AE", and coastal high-risk zones that have additional risk from storm surge will be labeled "VE".

## **4. What are the benefits of the new flood hazard maps?**

The Map Modernization project will benefit numerous groups of people in different ways: *(Cont'd. Page 2)*



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- Residents will have a better sense of flooding risks and the safety precautions that they need to take.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Hillsborough County and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.

## **5. What is a floodplain and how do I determine if my property is located in this area?**

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur - or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an A, AE, or VE zone. Low- and moderate-risk areas will be designated as X and shaded X zones on the new maps.

The new maps will be made available for public view and review starting mid-November, 2006, and will be also available on the county's website at [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org). You will be able to type in the address of your properties and see if they will be affected.

## **6. How will the new flood hazard maps affect me?**

Each community in Hillsborough will be affected differently by the same map changes. There will be some properties that aren't affected - their risk remains the same. Other properties will now be mapped into a higher-risk zone. Some properties will be mapped into a lower-risk zone than before. Properties may also show a new Base Flood Elevation\*, which can affect future construction.

Homeowners will receive a letter from Hillsborough County in December 2006 if the new maps indicate that their property will be affected. **Note:** Owners and tenants of commercial and multi-unit properties, such as businesses, apartment complexes and office parks, will not receive notification letters if their flood risk has changed, therefore these residents need to review the maps to ensure that no changes have occurred to their property.

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\* Base Flood Elevation: The height of the base flood, or area of land that has a 1 percent chance of flooding in any given year.



## 7. What will happen if my structure moves from a low- or moderate-risk zone to a high-risk zone?

If the new maps—once approved—indicate that the structure on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire\*. And most homeowners insurance policies do not provide coverage for damage due to flooding.

If your property is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) “grandfathering” rule (See more information in Number 11 below).

## 8. What will happen if my structure moves from a high-risk to a low- or moderate-risk zone?

When a building is mapped into a low- or moderate-risk zone, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended to protect your property.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, you will need to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

## 9. Why do I need flood insurance if I already have homeowners insurance?

This is one of the most common myths regarding flood insurance. Most homeowners insurance policies **do not** cover damage due to flooding. And unlike homeowners insurance, contents and building coverage typically must each be bought separately AND there is usually a 30-day waiting period before the policy becomes effective. So, don’t wait to buy coverage.

Many people also wrongly believe that the U.S. government will take care of all of their financial needs if they suffer damage due to flooding. The truth is that Federal disaster assistance is only available if the President formally declares a disaster. Even if you do get disaster assistance, it’s often a loan you have to repay, with interest, in addition to your mortgage loan that you still owe on the damaged property. On the other hand, flood

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\* FEMA - 2005 National Statistic



insurance policyholder claims are paid even if a disaster is not Federally declared. This means you'll be reimbursed for all your covered losses. And unlike Federal aid, it never has to be repaid.

## **10. What is the difference between a high-risk flood zone and a hurricane evacuation zone?**

Though there is some similarity between the County's hurricane evacuation zones and the flood map zones, they are not the same. Flooding can occur all throughout the county because of low areas, proximity to bodies of water such as lakes, and the way water runs off the land. But these areas in the high-risk flood zone might not be in a hurricane evacuation zone because of their distance from the coast or other factors. To view what evacuation zone you are in, visit the County's Hurricane Evacuation Assessment Tool (HEAT) website at: <http://www-gis.hillsboroughcounty.org/heat/>.

## **11. What is the Grandfathering Rule and how can it help me?**

The National Flood Insurance Program (NFIP) has "grandfathering" rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. If you currently do not have a flood insurance policy and are going into the high-risk flood zone, you can buy a policy before the news maps become effective in Fall 2008, which will "grandfather" you in. Therefore, you may be able to buy and keep a lower-cost insurance policy, even after the maps take effect.

### **Renewal of An Existing Policy**

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is *continuous* and the building has not been altered in a manner that would remove this benefit. For example, if the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

### **Built in Compliance**

The NFIP will honor a Grandfather rule for buildings constructed *after* the first flood map for the community became effective if:

- 1) the building was built in compliance with the flood map in effect at the time of construction; *and*
- 2) if the building has not been substantially damaged or altered. (*Cont'd. Page 5*)



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Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
- In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction.

## **12. What if my property is mapped into a high-risk area but I believe the designation is an error?**

Flood map designations are always based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for all properties.

However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate data about your property when new maps are eventually completed and released to the public.

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" is in place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an elevation certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated by the new maps. Hillsborough County will have its "90-day Public Comment Period" from December 1, 2006, through February 28, 2007. For further details on this process, visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org), and click on the "Mapping the Risk—Flood Map Update" link.

## **13. When do the new maps become effective?**

These maps under review are still preliminary. The process that leads to final adoption can last as long as a year.

Initial release is followed by a short review period. Then there is a "90-day Public Comment Period" starting in December 2006. The final review and approval process is expected to begin April 2007 and the effective date is approximated for Fall 2008. Once the maps are approved, new flood insurance requirements will become effective.



## 14. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the Hillsborough County map modernization project:

### Web site Resources:

- Hillsborough County Web site: [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org)
- FEMA Web site on Mapping: [www.fema.gov/fhm](http://www.fema.gov/fhm)
- For general information about flood insurance: [www.FloodSmart.gov](http://www.FloodSmart.gov) (The Flood Risk Calculator on this website uses the current maps, not the new preliminary maps, so the risk calculation may not be accurate.)

### Other Resources:

- Hillsborough County Citizen Action Center: 813-272-5900—Open 7am-11pm, 7 days a week
- FEMA Mapping Assistance Center 1-877-FEMA MAP (1-877-336-2627)  
Open Monday-Friday, 8am-6:30pm
- For questions on flood policy coverage and rates: 1-800-611-6125
- For agent questions on policy coverage and rates: 1-800-720-1093
- For lender questions on policy coverage and rates: 1-800-611-6125
- Public Meetings: For the latest dates and locations, call the Hillsborough County Citizen Action Center at 813-272-5900 or visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org).

*Para asistencia o información en español acerca de esta carta, favor de llamar al Centro de Información para el Ciudadano al 272-5900, 7 a.m. - 11 p.m., 7 días a la semana.*

**FOR MORE INFORMATION** Visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org) to view the new digital flood maps, see the areas that are changing flood zones and learn how Hillsborough County will be affected. Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.



**FEMA**