



MAPPING THE RISK

FLOOD MAP MODERNIZATION



Learn Your Property's Flood Risk

Floods can – and do – occur throughout Hillsborough County. The 1997/1998 El Nino storms showed that flooding not only occurs in high-risk areas but in low- and moderate-risk areas, as well. Over 50 percent of properties flooded during these storms were in areas designated as low or moderate risk.

The County's new digital flood maps show flood risks property-by-property. Learn your risk. Go to www.hillsboroughcounty.org and click on the "Mapping the Risk–Flood Map Update" link. You'll find information on how to use the maps. And you can pull up the map that shows your property. Just enter your address.

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.

From Release To Final Approval

The new flood maps will be made effective in the fall of 2008. At that time, the new insurance requirements will take effect. The map update process includes a round of community meetings, and a review of citizen concerns. Some property owners may feel that even though part of the property is in a high-risk area, the house or structure itself sits high enough to warrant a lower flood insurance rate. Owners who wish to challenge the new designation will need to prove that the structure is sufficiently above the base flood elevation or should not be in the high-risk flood zone. For more details on the appeals and protest process, visit www.hillsboroughcounty.org and click on the "Mapping the Risk" link.

THE MAP UPDATE PROCESS

November 15, 2006 – Preliminary maps released

December 1, 2006 – Start of 90-day Public Comment Period (for filing of appeals and protests)

March 2007 – County and federal review begins

Fall 2008* – Maps effective; new insurance requirements take effect

Visit www.hillsboroughcounty.org to see the preliminary maps and learn when map changes take effect

For general information call the Hillsborough County Citizen Action Center at 813-272-5900. Open 7 a.m.-11 p.m., seven days a week.

** Date subject to change pending completion of review process*

New Flood Hazard Maps

What Property Owners Should Know



Flooding in Hillsborough County not only occurs in coastal areas but also near rivers and in other inland areas.

The map modernization project is a joint effort between Hillsborough County, local municipalities and the Federal Emergency Management Agency, in cooperation with association and private sector partners.



Mapping The Risk

Flooding is a frequent and costly hazard in Hillsborough County and the first step in flood protection is knowing your flood risk.

Flood risks vary from property to property, even in the same neighborhood. And risks can change over time due to erosion, weather events and other factors. The county and the Federal Emergency Management Agency (FEMA) have now completed a major effort to develop detailed, digital flood hazard maps that reflect current flood risks. The new maps replace maps that are up to 25 years old. Planners, local officials, engineers and builders can use the maps to make important determinations about where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they may need to take to protect against damage and loss.

Flood Maps And Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher, or lower, than they thought. If you receive a letter from local officials announcing a change in your flood risk status, the change may affect what you pay for flood insurance. Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood.

The federal government requires mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are mapped into a high-risk area, and already have flood insurance when the maps are officially adopted next fall, your premium will stay in the current rate structure when your policy renews.

| IF THE MAP SHOWS | THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY |
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| Change from low or moderate flood risk to high risk | Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk. Grandfathering offers savings. The National Flood Insurance Program (NFIP) has “grandfather” rules to recognize policyholders who have built in compliance with the flood map, who maintain continuous coverage or buy a policy before the new maps take effect. Talk with your insurance agent about how you can save. |
| Change from high flood risk to low or moderate risk | Flood insurance is optional, but recommended. The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. Twenty to 25 percent of all flood insurance claims come from low- or moderate-risk areas. Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy for those properties that qualify. |
| No change in risk level | No change in insurance rates. Most homeowner insurance policies do not cover damages due to flooding. Talk to your insurance agent to learn your specific risk and the steps you can take to protect your property and assets. |

Questions about maps? Visit www.hillsboroughcounty.org and click on the “Mapping the Risk” link or, for general information, call the Hillsborough County Citizen Action Center at 813-272-5900. They’re available 7 a.m.-11 p.m., seven days a week.

Questions about flood insurance? Visit www.FloodSmart.gov, or speak with your insurance agent.

