



New Coastal Flood Maps Mean Potential Changes in Permitting Requirements

The Federal Emergency Management Agency (FEMA) has completed a multi-year assessment of the County's coastal flood risk and updated flood maps will become effective on October 7, 2021. These new flood maps, known as Flood Insurance Rate Maps (FIRMs), replace the current ones that are based on data and technology more than 30 years old.

When the updated coastal flood maps become effective, areas will see changes in flood risk. Changes occurring will be:

- Increases in flood risk; e.g., Zone X to Zone A, Zone A to Zone V, increase in Base Flood Elevation (BFE),
- Decreases in flood risk (e.g., Zone V to Zone A, Zone A to Zone X),
- Addition of the Limit of Moderate Wave Action (LiMWA), and
- No changes in flood risk.

For some properties, these changes will result in changes in building requirements and/or lender requirements for flood insurance. To see how the flood risk may have changed for a property or area, visit [Hillsborough County's Flood Zone Comparison Viewer](#). The new flood maps can also be found and downloaded from [FEMA's Map Service Center](#).

New Feature on Coastal Flood Maps

The updated coastal flood maps will show a line called the Limit of Moderate Wave Action (LiMWA). The LiMWA marks the inland limit of the Coastal A Zone 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. The Coastal A Zone will be regulated by the Florida Building Code (7th Edition).

Changes in flood risk are important to note because ***permits issued by the County on or after October 7, 2021 will need to meet the new flood zone and Base Flood Elevation (BFE) requirements*** (even if the application was received before October 7). The County requires applicants to design to at least the higher of the two maps' BFE (plus the State's 1-foot freeboard requirement) until the pending maps become effective. This not only helps reduce the flood risk and possibly the future cost of flood insurance, but also avoid potential delays, costs, etc. in permitting and design.

Also, note that an amended Hillsborough County Construction Code and Land Development Code were approved and adopted by the Board of County Commissioners on June 16, 2021 and became effective June 22, 2021. These code amendments are related to floodplain management regulations and were updated to ensure the codes are compliant with State and Federal requirements.

For more information about the coastal mapping project, visit [Hillsborough County's Coastal Flood Risk Map Update webpage](#).

For more information about the LiMWA, download the [LiMWA fact sheet](#).

For more details about permit issuance in unincorporated Hillsborough County, contact (813) 272-5600 or visit the [Development Services Department permitting webpage](#).

For development or redevelopment located within the City of Tampa, contact the City of Tampa Construction Services Division at (813) 274-3100, between 8 AM to 4:30 PM, or visit their [Construction Services Division webpage](#).



**Hillsborough
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