



Hillsborough
County Florida

Flood Map Changes for Bullfrog Creek Area: Frequently Asked Questions



1. Why did Hillsborough County do this study?

An update of the Watershed Management Master Plan (WMP) was undertaken by Hillsborough County due to the significant amount of development that occurred in the study area in recent years. Due to this increased development, an additional update to the watershed model was started to better define the area's current flood risk. This study will eventually result in a Physical Map Revision (PMR) of the current Flood Insurance Rate Map (FIRM) which the County uses for planning and permitting.

Since the PMR will not be completed for several more years, a specific area of the watershed was targeted for a smaller interim study, known as Letter of Map Revision or LOMR, where updated flood risk information was needed to identify the changes to the floodplain and floodway. This LOMR uses the same information used in the PMR process, but because it is a very limited area, it was able to be processed more quickly than a PMR and allow the County to use it in floodplain management sooner.

2. Where was the study done?

The area encompassed by this Letter of Map Revision (LOMR) is contained within the Bullfrog Creek watershed and is roughly bounded by Interstate 75 to the west, Symmes Road to the north, South U.S. Highway 301 to the east and Big Bend Road to the south.

3. How does this study affect property owners in the area?

Over time, surface erosion, changes in land use, and weather patterns result in changes in drainage patterns and flood risk. Using the most current data and latest technology, the updated flood maps will show areas where the risk of flooding has changed. In the Bullfrog Creek area, most property owners will not experience a change. There will be some that their flood risk has actually reduced and flood insurance may no longer be required by their lender. They are encouraged to continue to carry flood insurance and convert their policy to a lower-cost Preferred Risk Policy, as their risk is reduced, **not removed**. Premiums start at less than \$200 per year.

A few property owners will find that their flood risk is higher. This will affect future building requirements as well as flood insurance requirements and costs. However, the National Flood Insurance Program (NFIP) has cost-saving insurance rating options to help reduce the financial impact of a map change. Your insurance agent should be able to provide more information, or go to [FEMA.gov/NFIP](https://www.fema.gov/nfip).

4. Are other areas in Hillsborough County being remapped?

This small study will be incorporated into a bigger re-study of the Bullfrog Creek/Wolf Branch watershed. That study is in its early stages and preliminary flood maps are not expected until at least 2019/2020.

The Federal Emergency Management Agency (FEMA) is updating the coastal flood maps of western Florida, which are based on data more than 30 years old. Preliminary flood maps of the Hillsborough County coast are targeted to be ready for public viewing in the spring or summer of 2018.

5. Where can I see the revised map?

The revised panels of the Flood Insurance Rate Map (FIRM) for this Bullfrog Creek Letter of Map Revision (LOMR) can be viewed at HCFLGov.net/FloodMaps and then clicking on the link to the Bullfrog Creek webpage.

To view a copy of the affected panels of the FIRM in person, visit Hillsborough County Public Works at 601 E. Kennedy Blvd., 22nd Floor in Tampa during normal business hours.

6. When will the LOMR become effective?

The maps are currently in a 90-day Public Comment period which started December 5, 2017. During this time, residents can submit technical and/or scientific data to file an official appeal regarding an individual property. Unless the County receives significant appeals or comments, the LOMR will become effective on April 4, 2018.

7. Who do I talk to if I have questions?

If you have questions about your specific property or about this Letter of Map Revision (LOMR), contact Public Work's Hazard Mitigation Manager Eugene Henry at (813) 307-4541 or HenryE@HCFLGov.net.