



Hillsborough County to Receive New Coastal Flood Maps



Frequently Asked Questions

Hillsborough County is part of a multi-year process led by the Federal Emergency Management Agency (FEMA) to update coastal flood maps. New coastal flood risk data means a safer, more resilient Hillsborough County.

The coastal flood risks shown on today's flood maps (known as Flood Insurance Rate Maps, or FIRMs) are based on outdated data and technology more than 30 years old. The 2007 countywide flood map update did not include an updated analysis of the coastal flood risk and does not reflect new development or changes in shoreline.

Who is performing the coastal mapping update?

- FEMA is updating the flood maps for all coastal areas nationwide using the latest coastal models, the most current technology, and decades of additional storm data.
- This update is part of the FEMA's nationwide Risk Mapping, Assessment, and Planning (Risk MAP) effort.

Will surrounding counties also be updating coastal flood maps?

- All of coastal Florida will be receiving updated coastal flood maps, but not all at the same time.
- Pinellas and Manatee counties, along with coastal communities (including Tampa), will be receiving updated coastal flood maps at approximately the same time as Hillsborough.

Where are we in the mapping process?

- FEMA's West Florida coastal study began in 2013.
- FEMA's mapping partners have conducted a state-of-the-art storm surge analysis for the western Florida coast, including all tidal tributaries and waterways connected to these systems.
- The best available elevation data is incorporated into the latest surge model, which has been successfully used in other FEMA coastal studies in the Gulf of Mexico and Atlantic coasts.

When will the map updates be completed?

- Preliminary flood maps were released by FEMA for review in November 2018. The preliminary maps help communities and property owners understand current coastal flood risks and likely flood insurance requirements in the future.
- After a public comment period, FEMA will finalize the maps.
- Finalized maps will be presented to the Hillsborough County Board of County Commissioners for adoption before they become effective.
- It is expected the new maps will become effective in mid-2020.

What are the possible changes?

- Based on our own data and initial FEMA models, we are expecting the number of properties located in the high-risk Special Flood Hazard Areas, coastal Zone V (most hazardous area, generally beachfront) and Zone A (rising water hazard area), to increase in some parts of the county.
- We also may see areas where the flood risks may decrease and properties may be newly identified as being located in moderate- or low-risk areas (shown as Zone X or shaded Zone X on the FIRMs).

What happens if Hillsborough County does not adopt the new coastal maps when they become effective?

- Adoption of the new FEMA maps by Hillsborough County when they become effective is critical. Failure to adopt the maps in the legally required time period would result in the entire county being suspended from the National Flood Insurance Program (NFIP), limiting future flood disaster assistance for the County and individuals, and the inability for property owners to purchase or renew NFIP flood insurance policies.

How will Hillsborough County residents be affected?

- For properties removed from the high-risk areas, the flood risk is reduced but not removed.
- Properties newly identified to be at high-risk will experience potential changes in insurance requirements and costs and new building requirements.
- Properties in high-risk areas may see their risk increase more (e.g., Zone A to Zone V, or increase in Base Flood Elevation¹)

What can residents do if they are impacted by the changes?

- After the preliminary flood maps are released by FEMA, a 90-day public comment period will be held for the public to technically or scientifically appeal the flood maps and provide comments.
- For those properties with increases in flood risk, FEMA's NFIP provides residents with cost-saving insurance rating options, such as grandfathering, to help reduce the financial impacts.
- For those properties no longer identified to be in high-risk areas, property owners will be encouraged to convert their existing flood policies to a lower-cost Preferred Risk Policy, with premiums starting at less than \$200 per year.
- Property owners should contact their insurance agent to discuss what option and coverage is best for them.

How will this affect existing and new development?

- Being located in a high-risk area does not preclude development or use of a property, but it does impact the conditions of development.
- We expect the height of the estimated surge, which helps determine the Base Flood Elevation (BFE) used in development and building codes, to increase. As a result, BFEs will increase.
- Areas of increased risk will be required to comply with new building requirements and could result in changes in insurance costs.

What happens after the public comment period?

- FEMA will address all appeals and comments.
- It is expected FEMA will issue a Letter of Final Determination in early 2020, finalizing the flood maps.

¹Base Flood Elevation is the height floodwaters will reach or exceed during a 1-percent annual chance flood.

- From the date of the Letter of Final Determination, the County has six months to pass an ordinance to adopt the new flood maps before they become effective. The target effective date is expected to be mid-2020.
- Failure to adopt the FEMA maps within the specified time period would result in Hillsborough County being suspended from the NFIP, limiting future flood disaster assistance for the county and individuals, and the inability for property owners to purchase or renew NFIP flood insurance policies.

How will Hillsborough County residents be kept informed during this process?

Hillsborough County will work closely with the City of Tampa, Manatee County, Pasco County, and Pinellas County to ensure consistent messaging. The County will engage residents, businesses, and stakeholders through:

- Elected county officials
- County and City staff
- County and City Flood Risk Open Houses
- Direct contact with affected property owners
- Coastal neighborhood and community associations
- Information displayed at public facilities
- Local media outlets
- Social media platforms
- County website
- Realtors
- Insurance providers
- Chambers of Commerce
- Stakeholder organizations

A similar outreach effort will occur in mid-2020 when the Letter of Final Determination is issued before the coastal flood maps become effective.

Benefits of New Coastal Flood Maps

When completed, Hillsborough County and its residents and business owners in coastal and tidally influenced areas will have up-to-date, reliable, internet-accessible data about the coastal flood risks they face.

- Hillsborough County will have improved coastal flood information to help guide financial protection, planning, investment, building, development, and renovation decisions.
- Residents and business owners will know their current flood risk and be able to make better decisions about insuring and protecting their property against financial risk.
- Real estate professionals will be able to inform clients of the risk factors that may affect the property they are buying or selling, and any flood insurance requirements.
- Insurance professionals will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.
- Local officials, planners, builders and developers will use the updated flood risk information to determine where and how to build more safely.

HCFLGov.net/FloodMaps
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