



# New Flood Maps for Hillsborough County's Coastal Areas

## Insurance Professionals: Know the Effects & Flood Insurance Options

Hillsborough County has been 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 new coastal flood maps (known as Flood Insurance Rate Maps, or FIRMs) replace the current maps which are based on data and technology more than 30 years old. The 2008 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.

It is important for residents and business owners to understand the effects these map changes have on flood insurance requirements and the available options. Properties may be identified to be at a higher or lower risk, have changes in their Base Flood Elevation (BFE), or experience no changes in risk. Property owners should take time to learn about these changes and how they affect the flood insurance requirements and insurance options available. To see how a client's flood risk may have changed, visit FEMA's Map Service Center at <https://msc.fema.gov>.

## Rating Options Could Save Clients Money

If a building is newly identified to be in a high-risk zone (noted on the flood maps with the zone beginning with the letter "A" or "V") and there is a federally backed or insured mortgage on the property, flood insurance will be required by the lender when the flood maps become effective. To help reduce the financial impact, the National Flood Insurance Program (NFIP) provides lower-cost flood insurance rating options. Buildings newly identified to be in a high-risk area may be eligible for a lower-cost rating option, known as the Newly Mapped Procedure. However, beginning October 1, 2021, FEMA will begin using a totally new flood insurance rating system called Risk Rating 2.0. Certain rating options may no longer be available for new policies after this date (e.g., grandfather rating), so insurance professionals are encouraged to review in advance what options are best for their clients. For more information, visit [www.fema.gov/flood-insurance/risk-rating](http://www.fema.gov/flood-insurance/risk-rating).

### **Map Changes Can Affect Permitting Requirements Too**

Changes in flood risk are important to note because building 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*. 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.

For more details, contact the Development Services Department at (813) 272-5600 or visit: [www.hillsboroughcounty.org/en/government/departments/development](http://www.hillsboroughcounty.org/en/government/departments/development).

## **What if the Property is No Longer in a High-Risk Zone?**

Some properties may no longer be in areas designated as high-risk and will now be in moderate- or low-risk zones (shown on the new FIRM as Zone X or Zone X shaded). When the flood maps become effective, Federal requirements for the mandatory purchase of flood insurance are lifted, though some lenders may continue to require coverage.

Even if lenders no longer require coverage, that doesn't mean that flooding is not possible. Property owners should be reminded that the risk has only been reduced, **not removed**. Insurance professionals should always encourage their clients to carry flood insurance, even if it is no longer required. In Hillsborough County, where it can rain, it can flood: flood insurance can help protect the lives and businesses that residents and business owners have built.

## **Stay Informed**

With the new maps becoming effective on October 7, 2021, it is important to stay current. The following resources will help you stay up to date.

- Hillsborough County Coastal Mapping Project webpage: [www.hillsboroughcounty.org/en/residents/public-safety/flood-maps/coastal-flood-risk-map-update](http://www.hillsboroughcounty.org/en/residents/public-safety/flood-maps/coastal-flood-risk-map-update)
- Hillsborough County's Flood Zone Comparison Viewer: <https://arcg.is/0HD5G10>
- FEMA Flood Map Service Center: <https://msc.fema.gov/>
- Flood insurance information for insurance professionals: [www.Agents.FloodSmart.gov](http://www.Agents.FloodSmart.gov)
- Development Services Department webpage: [www.hillsboroughcounty.org/en/government/departments/development](http://www.hillsboroughcounty.org/en/government/departments/development)

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 at [www.tampa.gov/departments/construction-services-center](http://www.tampa.gov/departments/construction-services-center).