

GOING INTO SFHA

Date

Name

Street

City, State, Zip

RE: Parcel Number

Dear Property Owner:

Flooding is the most frequent and costly disaster in Hillsborough County. The risk for flooding changes over time due to erosion, land use, weather events and other factors. The likelihood of inland, riverine and coastal flooding in the County has also changed along with these factors. The risk for flooding can vary within the same neighborhood and even property to property. Knowing your flood risk is the first step to flood protection.

A multi-year project to re-examine Hillsborough County's flood zones and develop detailed, digital flood hazard maps has been completed. Just released for public review, the new maps -- also known as Flood Insurance Rate Maps (FIRMs) -- reflect current flood risks, replacing maps that are up to 25 years old. As a result, you and other property owners throughout the county will have up-to-date, reliable, Internet-accessible information about your flood risk, on a property-by-property basis.

How will these changes affect you?

The purpose of this letter is to inform you that the parcel identified at the top of this letter has been mapped into a higher risk zone, known as a Special Flood Hazard Area (SFHA), and shown as "A", "AE" or "VE" on the FIRM. If you have a mortgage from a federally-regulated lender and the buildings on this parcel are within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and written through licensed insurance agents. Contact your insurance agent to learn about lower-cost "grandfathering" options offered by the NFIP for properties being mapped into higher-risk areas for the first time.

If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a three times greater chance of having a flood in your home than having a fire.* And most homeowners insurance policies do not provide coverage for damage due to flooding. For more information on flood insurance, visit the National Flood Insurance Program's website, www.floodsmart.gov.

*FEMA – 2005 Statistic

The new maps help promote public safety.

These flood hazard maps are important tools used in the effort to protect lives and properties in Hillsborough County. By showing the extent to which areas of the County and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about where and how new structures and developments should be built.

If you feel there has been an error, you can file a protest or appeal.

Starting December 1, 2005 and running through February 28, 2006 there will be a Public Comment Period. This is a time when citizens will have the opportunity to submit technical and/or scientific data to file a protest regarding their individual property, or an appeal regarding the accuracy of the mapping process in general. To learn more about protests and appeals, visit www.hillsboroughcounty.org, and click on the "Mapping the Risk" link.

When Do the Maps Become Effective?

The maps that were just released are still known as preliminary. Once the County finishes reviewing any appeals and protests and once whatever changes needing to be made are incorporated, FEMA will issue a Letter of Final Determination. Six months later, an ordinance approving the County's new Digital Flood Insurance Rate Map will be adopted. The maps will become effective, as will any new flood insurance requirements. However, please be aware that starting immediately these flood hazard maps will be used in helping to determine requirements for construction and development.

Here's where to go for more information.

County agencies will be holding community meetings throughout the County in late October and November. County staff also will be available to assist residents one-on-one and provide information at select libraries throughout November. You may also stay up-to-date and look up this parcel on the new map by visiting www.hillsboroughcounty.org and clicking on the "Mapping the Risk" link. Additionally, you can contact the Hillsborough County Citizen Action Center (813-272-5900; 7am – 11pm, 7 days a week) for general information about the flood map modernization project. A brochure is enclosed with this letter to provide more information about this project and how it will affect the community.

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