



New Flood Maps Detail County's Flood Risk

Hillsborough County's flood maps are being updated and replaced. A multi-year project to develop detailed, digital flood hazard maps is nearing completion. The new maps reflect current flooding risks, replacing maps that are up to 25 years old. Preliminary maps will be released October 19. They will undergo a several-month review and comment period before their final adoption next fall. Property owners throughout the county will have up-to-date, Internet-accessible information about their flood risk, and can look up their property online at www.hillsboroughcounty.org to learn if their risk level has changed.

Flooding: A Frequent and Costly Disaster

Flooding is the most frequent and costly hazard in Hillsborough County. The first step in flood protection is knowing your flood risk. Flood risks vary from property to property, even within the same neighborhood. And risks change over time due to erosion, land use, weather events and other factors. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. The 1997-1998 El Nino storms showed that flooding occurs not only in high-risk areas, but in low- and moderate-risk areas as well. More than 50 percent of properties flooded during these storms were in areas designated as low or moderate risk.

New Maps = Safer Public

The flood map modernization project has been a joint effort between Hillsborough County and the Federal Emergency Management Agency (FEMA), in cooperation with association and private sector partners. Planners, local officials, engineers and builders will use the maps to make important determinations about where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.

How Will The Changes Affect Residents & Businessowners?

There will be some properties that aren't affected - their risk remains the same. Other properties will now be mapped into a higher-risk zone. Some properties will be mapped into a lower-risk zone than before. Altogether, more than 35,000 properties will show some change. In addition, properties currently in high-risk zones may show a new Base Flood Elevation*, which can affect future construction.

The changes may affect the requirement for flood insurance. Flood insurance is available through National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and available through licensed insurance agents. Owners of properties mapped into a high-risk area, known as a

* Base Flood Elevation: The height of the base flood, or area of land that has a 1 percent chance of flooding in any given year.

MAPPING THE RISK

FLOOD MAP
MODERNIZATION



Sample Stakeholder Newsletter Article— Long Version

Special Flood Hazard Area, may be required to carry flood insurance as part of their mortgage agreement. To learn more about flood insurance, visit www.FloodSmart.gov.

For More Information

The preliminary new flood maps will be released on October 19, 2005. After a public comment and review period, the maps are expected to be adopted in the fall of 2006. At that time, the new insurance requirements will take effect. To learn more about the preliminary maps and this map modernization project, see what areas will change, learn what the insurance options are, and find out about upcoming related community meetings, visit www.hillsboroughcounty.org. For general information about the upcoming map changes, call the Hillsborough County Citizen Action Center at 813-272-5900. The Center is open 7am-11pm 7 days a week.