



## Map Modernization: What is it?

The Hillsborough County Map Modernization Project is part of nationwide effort to update the country's aging flood hazard maps so that they reflect the most current flood risks. Through a joint effort between Hillsborough County and the Federal Emergency Management Agency (FEMA), in cooperation with private sector partners, a multi-year project to re-examine county flood zones and develop detailed, digital flood hazard maps is nearing completion. Residents and businesses will soon have up-to-date, reliable, Internet-accessible information about their flood risk on a property-by-property basis.

## Why Update the Maps? Why Now?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Hillsborough County. The maps currently in use are out of date. Some formerly rural areas in the county were never mapped in detail, and other areas haven't been re-mapped in more than 25 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. The 1997/1998 El Nino storms showed the need for a re-mapping effort when more than 50 percent of properties flooded were those located in areas designated as low and moderate risk.

## New Maps = A Safer Public

By showing the extent to which areas of the county – and individual properties – are at risk for flooding, the new flood maps will help home and business owners understand their current flood risk and make more informed financial decisions about protecting their property. These maps will 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 to maximize safety.

## How are Hillsborough County residents and businesses affected?

Many flood designations will change with the new flood maps. It is important that Hillsborough County residents and business owners know their flood risk and understand how these map changes will affect their flood insurance requirements. More than 35,000 property owners will learn that their risk is lower or higher than they thought.

- If a building on a property is mapped from a low- or moderate-risk zone to high-risk zone, flood insurance will be required by federal law for most mortgage holders\* when the maps become effective. A high-risk zone, or Special Flood Hazard Area (SFHA), is noted on the maps by the letters "A", "AE", or "VE". The National Flood Insurance Program (NFIP) has "grandfather" rules that provide savings to policyholders who have either built in compliance with the flood map in effect at the time of construction or who maintain continuous coverage.
- If a building on a property is remapped from high-risk zone to low- or moderate-risk zone- noted as "X" on the flood maps-, the flood risk is reduced **but not removed**. While there no longer is the federal requirement to maintain flood insurance, there is still risk for flooding. In fact, FEMA statistics show that 20-25% of flood claims occur in moderate- and low-risk zones. Lower-cost flood insurance policies (known as Preferred Risk Policies) are often available in these areas.
- If the building on a property remains in the same zone, residents and business owners should still contact their insurance agent to review what coverage options offer the best protection for their property.

\*Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

# MAPPING THE RISK

FLOOD MAP  
MODERNIZATION



## Hillsborough County Map Modernization Project -Media Backgrounder-

### For More Information

To view the new digital flood maps, look up a property, see the areas that are changing flood zones and learn how Hillsborough County will be affected, visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org). For more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

The Hillsborough County Citizen Action Center is also available to answer questions and address residents' concerns about the new flood maps. Individuals can call **813-272-5900** anytime between 7am-11pm, 7 days a week.

### Key Dates

- **Receipt of Preliminary maps:** End of September, 2005
- **Letters mailed to affected property owners:** October 18, 2005
- **Official issuance of Preliminary Maps:** October 19, 2005
- **90-Day Public Comment Period Starts:** December 1, 2005
- **End of Appeal and Protest Information Submittals:** February 28, 2006
- **Review and Adoption Period begins:** Spring/Summer 2006
- **Final status mailing to affected property owners:** Summer 2006
- **Ordinance for the new maps adopted; new insurance requirements take effect:** anticipated in Fall 2006