



## Frequently Asked Questions (FAQs)

### 1. Why is Hillsborough County getting new flood hazard maps?

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. They indicate the risk for flooding throughout the county. However, the current maps are out of date. Some formerly rural areas 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 re-mapping when over 50 percent of properties flooded were located in areas designated as low and moderate risk.

New digital mapping techniques will provide more detailed, reliable and current data on county flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

### 2. Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data.

Hillsborough County's map modernization project is a joint effort with FEMA in cooperation with local associations and private sector partners.

### 3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X". The inland high-risk zones will be labeled "A" or "AE", and coastal high-risk zones that have additional risk from storm surge will be labeled "VE".

### 4. What are the benefits of the new flood hazard maps?

The Map Modernization project will benefit numerous groups of people in different ways: *(Cont'd. Page 2)*



## Frequently Asked Questions (FAQs)

*(Cont'd from Page 1)*

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Hillsborough County and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.

### 5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur - or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an A, AE, or VE zone. Low- and moderate-risk areas will be designated as X zones on the new maps.

The new maps are being made available for public view and review and are also available on the Internet. Visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org) for more details on locations of public meetings and to find your property on the new maps.

### 6. How will the new flood hazard maps affect me?

Each community in Hillsborough will be affected differently by the same map changes. 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 and/or show a new Base Flood Elevation\*. Some properties will be mapped into a lower-risk zone than before. Altogether, more than 35,000 properties will show some change.

---

\* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.



## Frequently Asked Questions (FAQs)

### 7. What will happen if I move from a low- or moderate-risk zone to a high-risk zone?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated lender. 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 3 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.

If your building is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) “grandfathering” rule.

### 8. What will happen if I move from a high-risk to a low- or moderate-risk zone?

When a property moves to a low- or moderate-risk zone, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, you will need to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

### 9. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide you with a more favorable premium.

#### Renewal of An Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. *(Cont'd Page 4)*

---

\* FEMA - 2005 National Statistic



(Cont'd from Page 3)

Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is *continuous* and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

### Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed *after* the first flood map for the community became effective if:

- 1) the building was built in compliance with the flood map in effect at the time of construction; *and*
- 2) if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
- In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.

## 10. What if my home or business is mapped into a high-risk area but I believe the designation is an error?

Hillsborough County will have a "90-day Public Comment Period" during which time citizens will have the opportunity to submit technical and/or scientific data to support a claim. For further details on this process, visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org).



## Frequently Asked Questions (FAQs)

### 11. When do the new maps become effective?

The maps officially released to county officials and the public in October 2005 are still preliminary. The process that leads to final adoption can last as long as a year.

Initial release is followed by a short review period. Then there is a "90-day Public Comment Period." The final review and adoption process is expected to begin March 2006 and the date of adoption is approximated for Fall 2006. Once the maps are adopted, new flood insurance requirements will become effective.

For an updated timeline of the map modernization process, visit [www.hillsborough.org](http://www.hillsborough.org).

### 12. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the Hillsborough County map modernization project:

#### Web site Resources:

- Hillsborough County Web site: [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org)
- FEMA Web site on Mapping: [www.fema.gov/fhm](http://www.fema.gov/fhm)
- For general information about flood insurance: [www.FloodSmart.gov](http://www.FloodSmart.gov)

#### Other Resources:

- Hillsborough County Citizen Action Center: 813-272-5900—Open 7am-11pm, 7 days a week
- FEMA Mapping Assistance Center 1-877-FEMA MAP (1-877-336-2627)  
Open Monday-Friday, 8am-6:30pm
- To purchase, or view flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-611-6125
- For agent questions on policy coverage and rates: 1-800-720-1093
- For lender questions on policy coverage and rates: 1-800-611-6125
- Public Meetings: For the latest dates and locations, call the Hillsborough County Citizen Action Center at 813-272-5900 or visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org).

**FOR MORE INFORMATION** Visit [www.hillsboroughcounty.org](http://www.hillsboroughcounty.org) to view the new digital flood maps, see the areas that are changing flood zones and learn how Hillsborough County will be affected. Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) 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.



**FEMA**