

## **Hillsborough County News Release, June 18, 2008**

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**New Flood Maps Becoming Official in August.** Hillsborough County has received the final version of the updated flood maps from the Federal Emergency Management Agency (FEMA). They are scheduled to become effective for flood insurance and development purposes on August 28, 2008. This process, which has been going on for the past ten years, is part of a required update of flood maps across the United States. The last time the maps were formally updated in Hillsborough County was 1992 and some parts of the County have not been updated since 1980.

**If residents live in or are moving into a high-risk area with the County's new flood maps, they may be required to have a flood insurance policy. Most mortgage lenders will require that they have such a policy as part of their loan agreement, if their structure is in the boundary of the flood zone.**

**If property owners are moving into the high-risk flood area for the first time with the new maps, it is in their best interest to obtain a policy prior to the adoption date of August 28 in order to grandfather the policy to a lower rate structure for their premium. Also remember that flood insurance has a 30-day wait period to become effective, so residents need to buy it before July 28. This is especially important if their structure was built prior to 1980. It is considered Pre-FIRM and follows a higher pricing schedule, unless they grandfather their property before the maps take effect.**

Residents can view the updated maps online by going to the County's website. (See the specific instructions below.)

The County released the preliminary new flood maps in November 2006, and held a series of nine public meetings and 18 open houses throughout the County to inform residents about the update and let them review the maps. Property owners were able to protest the changes to the maps if they had evidence the maps were incorrect. The County has since been working with FEMA to ensure all corrections were made to the maps and the necessary Code changes were completed in preparation for the update.

The update of these maps is one of the County's many floodplain management activities. These activities are reviewed on an annual basis by the National Flood Insurance Program and result in residents receiving discounted flood insurance rates. Currently, residents within the unincorporated county receive a combined \$5 million dollars in discounts annually on their flood insurance rates due to the County's efforts.