



Hillsborough  
County

# Information For Residents In The High-Risk Flood Zone



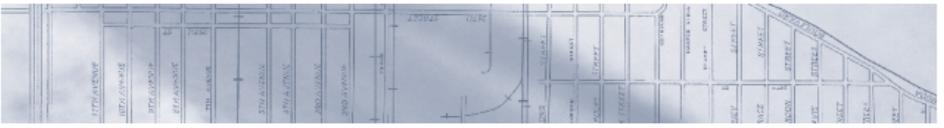


## YOUR FLOOD HAZARD RISK

You are receiving this informational flyer as part of a public safety education campaign by Hillsborough County. The flyer is sent to all addresses that have at least some portion of their property within the County's high-risk flood hazard zone. The outreach mailing list is based on the current flood hazard maps which took effect on August 28, 2008. You can view the updated maps online by going to the County's website at [www.hillsboroughcounty.org/floodmaps/](http://www.hillsboroughcounty.org/floodmaps/).

Even if your structure has been removed through a Letter of Map Revision or Letter of Map Amendment, it is still possible that parts of your property could be damaged or the access roads for your area could be submerged in an extreme weather event. Therefore, you should review the information and phone numbers in case they are needed.

Furthermore, this flyer is part of the County's floodplain management activities. These activities are reviewed on an annual basis through the National Flood Insurance Program and result in residents receiving discounted flood insurance rates. Currently, the County is within the top 3% of municipalities in the nation for aggressive floodplain activities. Residents within the unincorporated county receive greater than \$5 million dollars combined in discounts annually on their flood insurance rates due to these efforts.



## FLOOD INSURANCE

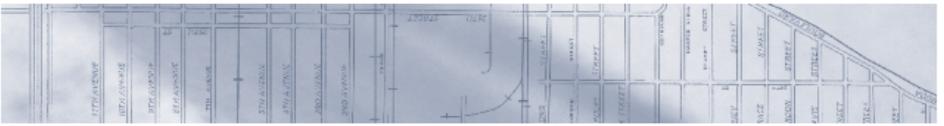
Flood insurance protects you from the financial devastation caused by floods. Even a few inches of water can bring thousands of dollars in repair and restoration costs. Most homeowners insurance does not cover floods. You need flood insurance, which is available through the federally-underwritten National Flood Insurance Program.

Flood insurance, like earthquake insurance, is “single peril” insurance, sold separately from homeowners insurance. Flood insurance protects against losses to buildings and their contents, not the land surrounding them. The coverage applies whether the flooding results from heavy or prolonged rains, coastal storm surge, blocked storm drainage systems, levee or dam failure, or other causes. To be designated a flood, the waters must cover at least two acres or affect at least two properties. However, a flood claim may be requested any time a structure is affected by rising water.

Flood insurance is available both within and outside of the high-risk flood zone. Your property’s flood risk is shown on the County’s flood hazard maps, which is located on the website listed in this brochure. Different types of policies are available depending on your flood risk. You will need to ask your insurance agent for more information. An agent locator is available at [www.floodsmart.gov](http://www.floodsmart.gov).

If you own property with a structure in the high-risk flood area, you will most likely need a flood insurance policy. Most mortgage lenders will require that you have such a policy as part of your loan agreement.

If your structure was built prior to 1980, it is considered Pre-FIRM (Pre-Flood Insurance Rate Map construction) and follows a specific pricing schedule. Keep in mind that your Pre-FIRM structure may have received a grandfather status or may benefit from a grandfathering status, which might lower your costs.



Remember though that if your Pre-FIRM structure was grandfathered, you will need to maintain continuous coverage in order to keep your lower insurance cost. If your structure was built after June 18, 1980, your structure is considered Post-FIRM with a different pricing schedule.

Flood insurance covers both homes and businesses. With residential coverage you can buy up to \$250,000 of insurance to protect your structure and up to \$100,000 to protect its contents. If you are located in a high-risk area, federally regulated or insured lenders will require you to have flood insurance for the amount remaining on your mortgage, or \$250,000, whichever is lower.

Outside of high-risk areas, flood insurance is also available, usually at lower cost. A Preferred Risk Policy covers both a home and its contents, with premiums as low as \$129 per year. While you're not federally required to have flood insurance in a low-to-moderate risk area, that does not mean you won't ever need it. Large floods often extend beyond the boundaries of high-risk areas and smaller floods occur outside high-risk areas as well. In fact, a quarter of all flood insurance claims come from low-to-moderate risk areas.

Also remember that policies take 30 days to become effective before they can be used. More information about flood insurance is available by going to [www.floodsmart.gov](http://www.floodsmart.gov).

Hillsborough County is a Class 5 Community (top 3% nationally) within the Community Rating System. This provides residents with high-risk flood policies a 25% discount and standard low-risk policies a 10% discount. There are no additional reductions for Preferred-Risk Policies which are already discounted.

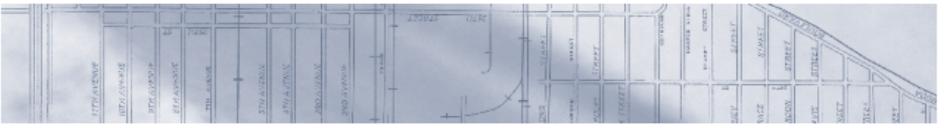
*Updated June 2012*



## TYPES OF FLOODING

While flooding can occur anytime and anywhere when heavy or steady rain occurs, Hillsborough County's flooding can generally be categorized as "coastal," "inland," and "riverine" flooding.

- **Coastal flooding** is typical in South County areas such as Apollo Beach, Ruskin, and west of US. Hwy. 41. Parts of Town 'N Country (south of Memorial Hwy.) are also frequent victims. Often, this flooding is associated with a tropical storm and includes damaging waves.
- **Inland flooding** occurs when lakes rise above normal levels or depressions in the land are filled with rain and create "ponds." Development is also partially to blame, as natural surfaces are paved and do not allow for absorption into the ground at the normal rate. Hillsborough County does require developers to account for this as directed by the Land Development Code and the Stormwater Technical Manual. Areas in the Northwest portion of the County near Odessa and in Lutz are frequently subject to this kind of flooding.
- **Riverine flooding** is often caused by flooding of rivers over their banks. Also, abnormally high tides in the Bay can reduce the ability of streams and rivers to discharge, causing them to overflow. Areas along the Hillsborough, Alafia, and Little Manatee Rivers suffer recurring losses due to this hazard.



There are repetitive flood-loss properties within the areas listed in the column to the left. A map showing areas of repetitive losses is available for review at the John F. Germany Library in downtown Tampa or at [www.hillsboroughcounty.org/floodmaps/](http://www.hillsboroughcounty.org/floodmaps/).

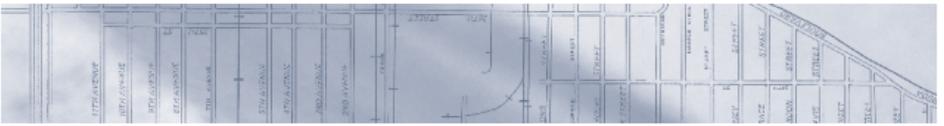
## PROPERTY PROTECTION MEASURES

The following methods may assist in protecting your home:

- You can divert water from your property by regrading or by constructing an earthen berm. The construction of swales (a shallow ditch) and retention areas (small, shallow depressions) are other alternatives. These methods may require permits and should be discussed with design professionals in the County's Development Services Department at **813-272-5920**.
- In extreme weather events, you may need to use sandbagging in conjunction with other materials to seal openings and cracks. Listen to see which local government facilities are providing this service during emergencies.
- If roof drainage from your home is causing a problem, gutters can help direct the runoff away from the house.

The County Hazard Mitigation Program also has copies of design publications that may assist in floodproofing and repairing your home or business. You also may request a staff member visit your property for further information on retrofitting, remodeling and other topics.

Contact the Hazard Mitigation Program by calling **813-307-4541** or visiting them at the address listed in the back of this publication.



## DRAINAGE REQUIREMENTS

One way to reduce flooding around your property is to ensure that water drains correctly. Here are some tips on improving drainage:

- Do not place any debris - lawn trash or otherwise - in stormwater inlets, ditches, or other waterways. Dumping into the drainage system can easily create blockages that result in flooding during a severe rain — the house you flood may be your own!

Also it is a violation of the Hillsborough County Environmental Protection Commission (EPC) Waste Management Rule 1-7 and Stormwater Ordinance 94-15 to dump anything into any public drainage system. Please contact the EPC at **813-627-2600** if you witness a problem with dumping.

- Always check with Development Services Department's Natural Resources Section at **813-272-5920** before you make changes such as grading, filling, or construction on your property.

## FLOOD SAFETY & INFORMATION

Stay away from flood waters! The number one cause of death during floods is drowning. High water often conceals storm drain inlets and the depth of ditches.

### Driving In Flooded Areas

More people drown in their cars than anywhere else. Drive around flooded intersections or choose another route. Water depths of six to ten inches are enough to ruin an engine and carry away your car (in fast-moving flood waters).

### Danger Of Electricity

Do not approach electrical lines and never use electrical equipment or appliances that are wet!



Remember to turn off your electricity, check for gas leaks, be alert for animals, and watch your step for hidden hazards.

## Flood Emergencies

If you have a flooding emergency or drainage problem on your property or nearby road, call the County's Public Works Department at **813-635-5400** for help.

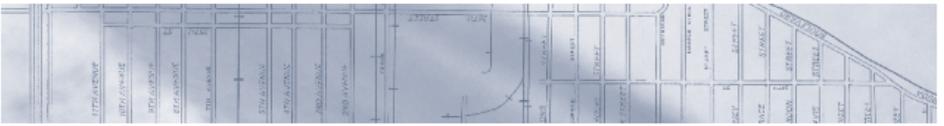
If maintenance of a County-owned drainage system is required, they can handle it. If the system is not maintained by the County, they can refer it for further investigation. They can also explain ways to reduce the chance of flooding and prevent damage on your property.

There is also extensive emergency information in free "Hurricane Guides" provided to the public, which are typically available June through November at County facilities and other locations, such as post offices.

## FUNCTION OF FLOODPLAINS AND WETLANDS

Although much of this brochure talks about the concerns surrounding our County's floodplains, they also serve a positive function in our environment. These areas are necessary to receive, store and discharge water runoff, and help refill our groundwater supply. They also provide a place to filter pollutants and nutrients out of water, and buffer the land from hurricane and tidal storm surges.

Because of the benefits of floodplain areas and wetlands, there are several government efforts



to protect them. The Environmental Protection Commission of Hillsborough County implements and enforces wetland protection and mitigation rules, which includes reviewing rezoning requests to decide if they will impact wetlands, requiring mitigation of destroyed wetlands and repair of affected wetlands. County residents also voted in 1987 to pay a half mill on their property taxes to purchase environmentally-significant land in Hillsborough County through the Environmental Lands Acquisition and Protection Program (ELAPP). Since its inception, it has preserved more than 60,490 acres of land.

Additionally with assistance from FEMA, the County's floodplain management program has purchased land that was repetitively flooded from residents in order to return the properties to a natural state. This program reduces the County's liability because it no longer needs to assist homeowners when their properties flood.

All of these floodplain and wetland management programs also lower the cost of flood insurance for County residents, because the National Flood Insurance Program gives discounts to communities that undertake activities to reduce their flooding risk.

## FLOODPLAIN MANAGEMENT PLAN

For more information about the County's Floodplain Management Plan, please go to: [www.hillsboroughcounty.org/floodmaps/](http://www.hillsboroughcounty.org/floodmaps/). If you would like to provide input on better ways for the County to assist you with flood protection, a comment form also is available on the website listed above. We appreciate your help and your comments.

## FLOODPLAIN PERMIT REQUIREMENTS FOR DEVELOPMENT AND SUBSTANTIAL IMPROVEMENTS TO STRUCTURES

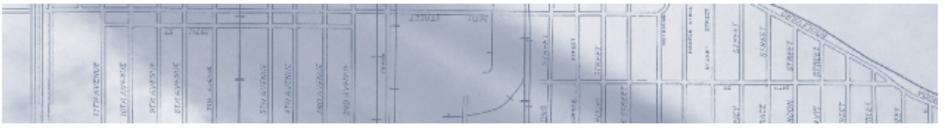
The purpose of the Flood Damage Control Regulations of the Hillsborough County Land Development Code and the Construction Code are to restrict or prohibit uses and/or construction that are dangerous to health, safety, property, and the general welfare due to increases in erosion, flood heights, or fast-flowing water.

New construction or substantial improvement of any residential structure in the special flood hazard area is required to have the lowest floor elevated to or above the Base Flood Elevation, plus six inches.

An elevation certificate that is prepared, signed, and sealed by a registered land surveyor will be required. If needed, copies of elevation certificates for structures built after 1991 that were permitted in the high-risk flood zone may be available at the phone number below. Please note, earlier elevation certificates do not have all the information required to get a new Federal flood insurance policy, and may not be sufficient if requested. Therefore, a certified surveyor will need to complete a new elevation certificate.

Development in a Coastal High Hazard Area or a Floodway is also regulated by the codes mentioned above. Additional criteria will be required to be met for any new construction or substantial improvements in these areas.

Blank elevation certificates and flood zone determinations are available through the Development Services Department. Please call **813-307-4441** for more information.



## IMPORTANT NUMBERS AND ADDRESSES

Hillsborough County Hazard Mitigation Program  
County Center, 22nd Floor, 601 E. Kennedy Blvd., Tampa,  
Florida 33602

### **For Hillsborough County:**

Hazard Mitigation Program	<b>813-307-4541</b>
Development Services	<b>813-272-5920</b>
Storm Sewer Problems	<b>813-635-5400</b>

### **For City of Tampa:**

Stormwater Operations	<b>813-622-1901</b>
Construction Service Center	<b>813-274-3100</b>

<b>For City of Temple Terrace:</b>	<b>813-506-6570</b>
------------------------------------	---------------------

<b>For City of Plant City:</b>	<b>813-659-4200</b>
--------------------------------	---------------------

## FLOOD MAP WEBSITE

For more information on the County's flood maps, repetitive flood loss areas, flood insurance and general tips on flood safety, please visit: [www.hillsboroughcounty.org/floodmaps/](http://www.hillsboroughcounty.org/floodmaps/). For information on evacuation zones and risk to storm surge, visit: [www.hillsboroughcounty.org/emergency/](http://www.hillsboroughcounty.org/emergency/) and select the "The Hurricane Evacuation Assessment Tool (HEAT)" link.

NOTE: If you have received this publication in error or have had your structure officially removed from the high-risk flood hazard area by way of a Letter of Map Revision or Letter of Map Amendment, please disregard mandatory insurance information, but retain for future flooding and safety issues. Note that being mapped out of a high-risk area does not remove the risk for flooding, it is only reduced.

Si usted necesita información en Español, favor de llamar a la Línea de Información del Condado de Hillsborough al 813-272-5900.

## QUESTIONS ABOUT OTHER COUNTY SERVICES?

Call the Hillsborough InfoLine at **813-272-5900**.



**Hazard Mitigation Program  
Engineering & Construction Services  
Public Works Department**

County Center, P.O. Box 1110  
Tampa, FL 33601  
1245

PRSR-T STD  
U.S. POSTAGE PAID  
TAMPA, FL 33601  
Permit No. 295