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Understanding Your Flood Risks

Flooding is the most costly and repetitive natural disaster affecting Hillsborough County. While residents are typically affected by inland flooding near lakes and in areas with low-lying elevations, flooding along rivers and coastal tidal surge are not uncommon. Flooding can occur anytime and anywhere when heavy or steady rain occurs.

Your Flood Hazard Risk

You are receiving this informational brochure because your property is in, or near, a 100-year floodplain identified by either FEMA or Hillsborough County. For more information on FEMA and County flood maps, please visit hcfi.gov/floodmaps.

Ways to Protect Your Property

Protecting your property from flooding can involve a variety of actions:

- Following building code requirements
- Floodproofing
- Elevating your home and/or utilities
- Building with flood-resistant materials
- Raising electrical system components
- Installing sewer backflow valves

Hillsborough County Public Works Stormwater Program may assist residents who have experienced damage due to flooding with grant eligibility evaluation and, if eligible, the facilitation of grant applications.

Applications are submitted through the Florida Division of Emergency Management to the Federal Emergency Management Agency. For more information on flooding, including street flooding and advice on ways to protect your property, contact Hillsborough County Public Works Stormwater Program at (813) 635-5400.

You also may request to have a staff member visit your property for further information on retrofitting, remodeling, and other topics.



Note: Most flood protection measures need a building permit. Always contact Hillsborough County Development Services or your municipal building office prior to doing any type of work.

Insure Your Property

Flood insurance helps protect you from the financial devastation caused by floods. Even a few inches of water can bring thousands of dollars in repair and restoration costs.

- Homeowner's insurance policies do not cover damage from floods.
- Typically, there's a 30-day waiting period from date of purchase before your flood insurance policy goes into effect. That means now is the best time to buy flood insurance.
- To find out more about flood insurance and who writes flood insurance policies in your area, visit www.floodsmart.gov or call toll-free (877) 336-2627.

Protect the Natural Floodplain Functions

The undisturbed and wetland areas in Hillsborough County naturally retain floodwaters, improving water quality and providing refuge for endangered species. Please help keep these areas natural and beautiful by reporting any illegal dumping or clearing at hcfi.gov/code-violations/report-illegal-dumping or by contacting the Hillsborough County Environmental Protection Commission at (813) 627-2600.

Know Before You Buy

Before buying property, be sure to check with Hillsborough County Development Services or your municipal building office for the permitting history. Once you purchase a property, you may be required at your own expense to make alterations to a property that does not have the proper permits.

National Flood Insurance Community Rating System Program

Hillsborough County participates in the National Flood Insurance Program (NFIP) and NFIP Community Rating System (CRS). The County's participation in the CRS program means that flood insurance premiums on policies issued in the community are offered at a 25 percent discount. As part of the requirement for participation in the CRS program, Hillsborough County must inform the residents and business owners about activities that can help prepare the community for future flood events.

Prepare For Flooding

- Know how to shut off the electricity and gas to your house prior to a flood.
- Make a list of emergency numbers and identify a safe place to go in case of a flood.
- Make a household inventory (list, videos, pictures), especially of the lowest level of your house.
- Put insurance policies, valuable papers, medicine, etc., in a safe place.
- Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
- Develop a disaster response plan. See the Florida Division of Emergency Management's website at floridadisaster.org/prepare for information about preparing your home and family for a disaster.
- For specific information on emergency preparedness and flooding in Hillsborough County visit hcfi.gov/departments/emergency.

