



**Hillsborough
County Florida**

ENGINEERING & OPERATIONS

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April 10, 2025

Dear Homeowner Association:

Protecting the safety of residents and property is the top priority for Hillsborough County Government. Anywhere it rains, it can flood. A heavy afternoon downpour can turn into a life-threatening and financially devastating flood in the blink of an eye. Hurricanes and tropical storms increase the danger from flooding. Now is the time to prepare for hurricane season.

Hillsborough County urges all property owners in the county to understand their risk for flooding and to purchase flood insurance. Remember, homeowner's insurance does not cover water damage from flooding. Only flood insurance covers water damage to your property from a flood or storm surge.

Hillsborough County staff has worked hard on your behalf to reduce flood insurance rates by implementing proactive floodplain management activities that reduce flood risk across the county. This approach has earned residents a flood insurance discount of 25 percent. Hillsborough County understands that insurance is a complicated topic. Don't let a flood wipe away everything you've worked so hard for. Get flood insurance.

Know your flood risk. Hillsborough County offers free flood map information services so that you can find out if your property is in a high, moderate, or low risk flood zone, and what your hurricane evacuation zone is. Remember flood zones and evacuation zones are different! This webpage will let you look up the flood zone your property is in.

<https://arcg.is/OHD5G10>

This webpage will locate your property's evacuation zone and provide other valuable information for hurricane preparedness.

<https://hcfl.gov/residents/public-safety/emergency-management/find-evacuation-information>

You can also see if you live near protected areas that have natural floodplain functions, like wetlands, swamps, or mangrove stands. These areas store floodwaters or buffer wave action while providing habitat for wildlife and cleaning the floodwater.

Now is the time to prepare your family, your property, and your pets for the coming hurricane season. Look at shelters that accept pets and ensure your pets have up-to-date vaccination records.

Additionally, part of the Community Rating System program is to partner with you to reach your organization and membership through providing this information to your homeowners. Your assistance in having this information provided to your membership is greatly appreciated. If you or your residents have additional questions or would like to speak with someone about floodplain management topics, please contact us at FloodplainAdmin@hcf.gov.

Thank you for your consideration and help with informing our community.

Sincerely,

Christina Hummel, AICP, CFM

CRS Coordinator

Hillsborough County Engineering & Operations