



## HILLSBOROUGH COUNTY FAST FLOOD FACTS

- Flooding is the most costly and repetitive natural disaster affecting Hillsborough County.
- County flooding occurs not only along the coast, but in riverine and other inland areas, as well.
- More than 50% of properties in Hillsborough County that were flooded in the 1997/1998 El Nino storms were in areas designated as having a low or moderate flood risk.
- Most homeowners insurance policies *do not* provide coverage for damage due to flooding.
- Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by many insurance companies and available through licensed insurance agents.
- Hillsborough County joined the NFIP June 16, 1980.
- There are nearly 40,000 properties protected by flood insurance policies in Hillsborough County providing coverage of \$8.2 billion\*.
- More than \$20 million in losses in Hillsborough County have been paid by the NFIP since 1978\*.
- The average premium in Hillsborough County is about \$460\*; however, lower-cost policies are available for homes and businesses located in low- and moderate-risk zones. Coverage in a low-risk zone for a homeowner's building and contents can be purchased for as little as \$112 a year; a renter can obtain coverage for a low as \$39 a year.
- Hillsborough County is a Class 6 community with FEMA's Community Rating System (CRS) because they have adopted more stringent flood mitigation measures. This rating means that Hillsborough County residents and business owners in high-risk flood zones benefit from a 20% discount on their flood insurance policies each year.
- The Class 6 CRS rating saves policyholders within the community over \$3 million in insurance premiums each year.

\*FEMA Statistics as of July 31, 2006; average premium is average of low- and high-risk policies, excludes City of Tampa, Plant City and Temple Terrace