

# HILLSBOROUGH COUNTY



## FLOOD PROTECTION

Although Hillsborough County is on the Tampa Bay, it is not the Hillsborough River or the tidal waters of Tampa Bay that cause the most flooding problems. The primary cause of flooding in the county is rainfall from our frequent and sometimes intense stormy weather. Tidal water can flood the Interbay Peninsula and the banks of the Hillsborough, but it's the rainfall that creates the problems we notice most. The water may not be deep, but it can damage property and even pose a threat to personal safety.

**ARE YOU IN A FLOOD HAZARD AREA?** The County's Development Services Division on the 19th floor of the County Center Office Building (601 E. Kennedy Blvd., Downtown) has flood maps that indicate whether you live in a Special Flood Hazard Area. There is also information on flooding problems in specific, localized areas. If you are considering buying a property and are not sure if it floods, information on past flooding is available. Flood maps and information on flood protection can also be found at the library and the County's Satellite Permitting Offices.

**THE ENVIRONMENTAL SCIENCES RESEARCH INSTITUTE** and the Federal Emergency Management Agency have provided the ability to create Hillsborough County "hazard maps" on their web page, which includes Flood Insurance Rate Maps. The web address is as follows: <http://www.esri.com/hazards/makemap>.

**IF YOU HAVE A FLOODING EMERGENCY** or drainage problem, you can call the County's Stormwater office (272-7021) for help. If maintenance of the County system is required they can handle it or, if there is no system, they can refer it for further investigation. They can also explain ways to stop flooding and prevent damage on your property

**YOU CAN HELP PREVENT FLOODING.** The County's efforts to be successful in flood control depend on your cooperation.

- 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 and when it rains the water has nowhere to go, resulting in flooding -- the house you flood may be your own. It is a violation of the Hillsborough County Environmental Protection Commission (EPC) Waste Management Rule, Chapter 1-7, to dump into any public drainage system. Please contact the EPC Solid Waste Manager at (813) 272-5788 if you witness a problem regarding this matter.
- Always check with the Development Services Division before you make changes such as grading, filling, or construction on your property. The changes you have planned may require permitting to ensure that your project does not cause problems for your neighbors.

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- If you see someone dumping anything into stormwater inlets, ditches or other waterways, report it to Storm Sewer Problems (272-7021.)
- If you see an active construction site and there is no County permit posted, report it to the Development Services Division (272-5600).

**PROTECT YOUR PROPERTY.** You can take an active role in protecting your property from flood damage. The method you choose depends on your particular situation and may include more than one of the following:

- You can divert water from your property by regrading or by constructing an earthen berm. (This may require a permit, check with the Development Services Division, 272-5600.)
- There are many methods for protecting a structure from flooding, such as sandbagging. You can obtain sandbags from your local Fire Station.
- The construction of swales (a shallow ditch) and retention areas (small shallow depressions) are other effective methods of preventing flooding. You will need to consult with the County's Development Services Division regarding permitting and design information for these methods.
- The County has copies of Federal Emergency Management Agency (FEMA) publications, which detail many ways of floodproofing or repairing your home or business. To review these publications just contact the Emergency Management Section (307-4510) under the Planning and Growth Management Department and ask for publications 210 and 234.
- If roof drainage from your home is creating a problem, gutters can help direct the runoff away.
- Another way of protecting a building from flooding is by raising the building. This can be expensive but may be cost effective.

**FLOOD INSURANCE IS AVAILABLE TO ALL PROPERTY OWNERS.** Hillsborough County participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

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Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How it works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on the Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be floodprone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property that is only partially within a 100-year floodplain as indicated on a Flood Insurance Rate Map.

Note: If you exceed 50% of your home's value with improvements or repairs and you are in a Special Flood Hazard Area ("A" and "V" zones) the house must be brought up to current code standards, including elevating to above the base flood.

**SAFETY FIRST.** If you suspect the onset of flooding, the first thing to do is turn off the electricity and/or gas. If possible, move valuable contents upstairs or to an elevated area. Since you will probably not have much time to act, it is a good idea to have a flooding checklist ready just to make sure you don't forget anything valuable or important.

- **STAY AWAY FROM FLOOD WATERS.** Yes, the number one cause of death during floods is drowning. High water often conceals storm drain inlets and the depth of ditches. The currents in these ditches can be very strong and it doesn't take much moving water to make walking impossible.
- **DRIVING THROUGH A FLOODED AREA IS DANGEROUS AND EXPENSIVE.** Remember the following: More people drown in their cars than anywhere else! Do not drive through flooded intersections. **DRIVE AROUND.** Street flooding makes ditches hard to see. Another important reason for avoiding flooded intersections is the potential damage to your car. Many newer cars draw air - thus water - from as low as ten inches. This water can ruin your engine quickly.

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- **DO NOT APPROACH ELECTRICAL LINES.** The number two cause of death in floods is electrocution. Water is an excellent conductor of electricity. Report emergency service outages to Tampa Electric Company (223-0800).
- **TURN OFF YOUR ELECTRICITY.** Never use electrical equipment or appliances that are wet. Some electrical devices store electricity even after they are unplugged and are potentially dangerous.
- **CHECK FOR GAS LEAKS.** Use a flashlight to check for damage to gas appliances and supply lines. In case of a flood you should turn off your gas.
- **WATCH YOUR STEP.** Pay attention to where you are walking. Flooding leaves trash including broken glass, nails, and mud.
- **BE ALERT FOR ANIMALS.** Beware of snakes and insects. Flooding displaces small animals, so they may look for higher ground in and around your house.
- **FLOODPLAINS ARE IMPORTANT.** Our floodplains provide natural buffers for reducing flood damage and are important habitat for many diverse species of wildlife. The Upper Hillsborough River and its tributaries are now Outstanding Florida Waters and are protected to ensure their continued usefulness for both the citizens of Hillsborough County and the environment of Florida.

### IMPORTANT PHONE NUMBERS

#### Hillsborough County Businesses and Residents:

Building Official	813 307-4517
Community Rating System	813 307-4541
Flood Zone Information	813 307-4441
Flood Drainage Problems	813 744-5518
Storm Sewer Problems	813 272-7021
Development in Floodplains	813 276-8384
Planning and Growth Management Department	813 272-5920

#### City of Tampa Residents:

Stormwater Operations	813 274-8588
Construction Services Center	813 259-1775
Inspection Services	813 259-1761