



Dear Homeowner Association

Protecting the residents' safety is a high priority for the Plant City 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.

Therefore, the City is encouraging all property owners in the city 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.

Most people know that properties anywhere in Florida are subject to possible flooding from rainstorms or tropical systems. As a matter of fact, flood insurance is required by mortgage lenders for most of these property owners.

Plant City has worked hard on your behalf to reduce those rates by adopting proactive floodplain management requirements to reduce flood risk across the city. This approach has earned residents flood insurance discounts of up to 10 percent, depending on your property's location. Plant City understands that insurance is a complicated topic. Don't let a flood wipe away everything you've worked so hard for. Get flood insurance.

Find out your flood risk. Plant City offers a free flood map information service so that you can find out if your property is in a high, moderate, or low risk flood zone or a floodway. Remember flood zones and evacuation zones are different! Plant City is not located in an evacuation zone. This webpage will let you look up the flood zone your property is in.

<https://www.plantcitygov.com/engineering/page/flood-zone-information>

FEMA Map Viewer <https://msc.fema.gov/portal/home>

The Hazard Mitigation Section and viewer from the County will let you look for various other hazards the county might experience. You can also see if you live near protected areas that have natural floodplain functions, like swamps or mangrove stands. These areas store flood water or buffer wave action while providing habitat for wildlife and cleaning the flood water.

<https://hcfl.gov/residents/public-safety/hazard-mitigation>

Additionally, part of the program is to partner with you to reach your organization and membership through providing a sample newsletter article. Your assistance in having this information provided to your membership is greatly appreciated.

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

Sincerely,

Plant City Engineering Department