



# Things to Know About Flood Protection

## FACTS ABOUT FLOODS:

- No region is safe from flooding. All 50 states are subject to flash floods.
- Floods are the most widespread natural disaster aside from wildfires. 90 percent of all U.S. natural disasters declared by the President involve some sort of flooding.
- Communities particularly at risk are those located in low-lying areas, near water, or downstream from a dam.
- Based on Floodsmart.gov, a 2,000 square foot home undergoing 12" of water damage could cost more than \$52,220.
- Since flood damage is almost never covered by homeowners insurance, flood insurance is important for people living in high-risk flood zones.

## Residents and the City working together to help keep the community safe from flooding.

The City of Marco Island is dedicated to informing their residents about flood prevention and flood protection of their dwelling, personal belongings and businesses.

Hurricanes, and tropical storms are all familiar natural disaster to this area; however most residents are unaware that 98% of City of Marco Island is located in a *Special Flood Hazard Area (SFHA)*.

### What does it mean to be in a SFHA:

- Mandatory purchase of Flood Insurance (see page 3)
- Home improvements can be effected—Substantial improvement/damage rule (see page 4)
- Flooding and other surface drainage problems can occur well away from a canals, lake or the Gulf coast.
- To find out if your property is located in a SFHA go to— [www.cityofmarcoisland.com](http://www.cityofmarcoisland.com) / Building services / FEMA information
- "All Hazard Guides" can be picked up at the City Hall, Library, Police Department, Mackle Park

### While flood insurance is mandatory, there are many things a homeowner and or a business owner can do to help reduce the risk of flood damage:

- Keep storm drains cleaned. Polluting storm drains can damage the natural floodplain functions.
- Maintain coastal sand dunes.
- Install flood vents in garages.
- Relocate all electrical equipment above the base flood level; i.e.—electrical panel boxes, furnaces, water heaters, washers, dryers and air conditions, etc.
- Elevate building above base flood elevation.

### How does the City of Marco Island help the community stay flood smart:

- Participates in the Community Rating System program.
- Provides flood insurance rate maps and information.
- Provides *Flood Elevation Information* letters at the discretion of the homeowner.
- Elevation certificates are available on the City's website.
- Local library keeps all current FEMA and NFIP booklets on file for the public's use.
- Meet with any potential home buyer to discuss Flood Zones, .
- Conduct site visits to discuss flood protection measures.
- FEMA booth is setup at local farmer's markets.

### The above information can be found on our website at:

<http://www.cityofmarcoisland.com/index.aspx?page=528>

### What About Flood Insurance?

Flood insurance covers losses due to flooding, which is not covered under the standard homeowners insurance. Since flood insurance is required when living in a: SFHA, and or obtaining any form of federal or federally related financial assistance, the City of Marco Island participates in the National Flood Insurance Program. Participating in this program allows any owner on the Island to purchase flood insurance through the program. It is recommended to contact your insurance agent annually to discuss adequate coverage.

### The following limits of insurance are available through the National Flood Insurance program:

#### Building Amount Available

Residential \$250, 000

Commercial \$500,000

#### Contents Amount Available

Residential \$100,000

Commercial \$500,000



### Turn Around Don't Drown.

Don't drive through a flood area. Just two feet of water can lift and move a car, even a truck or SUV. More people drown in their cars than anywhere else during a flood.

**"Preparation through education is less costly than learning through tragedy. -- Max Mayfield, Director National Hurricane**

**It is illegal to deposit refuse, by-products, or decaying vegetable matter into any canals, waterways or ditches within the City of Marco Island. If you see anyone depositing refuse into any of the canals, drains, or ditches please call Code Compliance at 239-389-5060.**



**Six inches water can sweep a person off their feet.**

## Storm Safety and Preparedness

**A full list of evacuation routes can be obtained at City Hall.**



- You can protect your property and yourself from flood hazards by taking action to ensure the safety of life and property before, during, and after a flood. Safety precautions that can minimize the potential losses in such events include:
  - Have a family disaster plan. Know where you will go if an evacuation is ordered. Choose several places such as a home of a friend who does not need to evacuate, a motel or shelter.
  - Prepare a hurricane evacuation kit. Include food (canned goods & nonperishable foods) that do not require cooking, drinking water for 3 days (1 gallon per person per day).
  - Personal hygiene items, utensils, prescription medications, books/magazines, cards, battery operated radio, infant care items, flashlights, first aid kit, extra batteries, etc. Be sure to put important papers, including insurance policies, in a safe place and remember to take them with you if you evacuate.
  - Cover and brace all windows, doors and openings with storm shutters or plywood.
  - Masking or duct tape is not enough to secure your windows. Also, remember shut off gas lines before evacuating.
  - Stay away from downed power lines and report them to Lee County Electric, 800.599.2356
  - Make arrangements to protect pet(s). Contact your veterinarian or boarding facility and make all necessary arrangements ahead of time. Keep in mind that pets are not permitted at most emergency shelters. Prepare a disaster supply kit for your pet. The kit should include food, water, dishes, a sturdy leash, cage and your pet medications.
  - Collier County will host an Emergency Pet Shelter at North Collier Regional Park located at 15000 Livingston Road.
  - The shelter will be an adjacency shelter which means pet owners and pets will be sheltered separately within the park and pets can not be just dropped off. The Bureau of Emergency Services determines the activation of the Pet Shelter based on mandatory evacuations and storm surge vulnerability.
  - Emergency supplies will be available, but owners are asked to bring their own pet supplies.
  - Registrations will be suspended once a hurricane warning has been issued. For more information, call 239-530-PETS (7387), or go to: <http://bit.ly/bTwVWD>
  - For special-needs residents, there's a separate shelter at Palmetto Ridge High School, 1655 Victory Lane, off Oil Well Road (CR 858). Operated by the emergency management department and Collier County Domestic Animal Services, it includes transportation for people and animals.
  - Special needs residents can call the Collier County Emergency Operations Center hotline at (239) 252-3600.

## Returning after the storm

### Hurricane Re-Entry Stickers

A Hurricane Re-Entry Sticker, Florida drivers license with a Marco Island address, or a property tax statement with an out of state ID or drivers license with matching name can be used and are required for re-entry after a storm. Re-Entry stickers can be obtained at City Hall.

Employers that have essential employees that must return to the island after a storm event must write a letter stating such on company letterhead. Employees must present valid ID upon entry.

# The mandatory purchase of flood insurance requirement

The City of Marco Island participates in the National Flood Insurance Program (NFIP), which makes flood insurance available for all eligible 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 flooding, local drainage problems and flooding along creeks and streams. These types of loss are not usually covered by homeowners insurance.

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

**Mandatory Purchase Requirement:** The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A".

The requirement 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. Federal financial assistance programs affected by the laws include laws and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

**How it Works:** Lenders are required to complete a Standard Flood Hazard Determination form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

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 an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at [http://www.fema.gov/fhm/fq\\_gen11.shtm](http://www.fema.gov/fhm/fq_gen11.shtm).

## Permitting Requirement

All development in the City, including the floodplain, must be permitted. The permitting process ensures that structures are designed and constructed in accordance with building codes and zoning regulations. Additionally, new construction projects are reviewed to prevent potential flooding of properties.

Check with the City of Marco Island Building Department before you build or improve a structure, excavate, alter, re-grade or fill your property, dredge any waterway or construct a dock or seawall.

### HOME IMPROVEMENTS

"Substantial Improvement" is defined as the cost of the improvements or additions to a building that equals or exceeds 49.9% of the building's market value. In accordance with the City's Standard for Floodplain Management Ordinance, substantial improvement is cumulative over a 5 year time period for property located in a flood zone (Special Flood Hazard Area).

Commercial buildings which are located in the AE flood zone and are substantially improved are required to be flood-proofed if the building is below the required base flood elevation.

### SUBSTANTIAL DAMAGE

Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. The combination of building damage and upgrades is cumulative over a 5 year time period for property located below the required base flood elevation in a flood zone.



## Flood Warnings

Listen for warnings from the National Weather Service, the National Hurricane Center, and Collier County Emergency Management. Warnings can be heard on WNOG 1270 AM and 93.5 FM, and other local radio and television stations. Police and fire officials will also notify residents of evacuations. The National Weather Service broadcasts continually over NOAA Weather Radio at 162.525 MHz.

**"All Hazards Guide" can be picked up at the Library, City Hall, Police department Fire hall and local park facilities.**

For more information please contact:

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