



# Things to Know About Flood Protection

## FACTS ABOUT FLOODS:

### • Words To Know:

**Flood Watch**—A message that flooding is possible and to listen to local radio and TV news and weather for more information.

**Flood Warning**—A message that flooding will occur soon, if it hasn't already, and to move to higher ground or evacuate immediately.

- No region is safe from flooding. All 50 states are subject to flash floods. Some floods develop slowly, and some can build in just a few minutes.
- 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.
- Based on Floodsmart.gov, a 2,000 square foot home undergoing 12" of water damage could cost more than \$52,220.



### 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.

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

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

Hurricanes, tropical storms and cyclones are all familiar natural disaster to this area; however most are not familiar 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 canals, lake or the Gulf coast.
- To find out if your property is located in a SFHA go to— [www.cityofmarcoisland.com / Building services / FEMA information](http://www.cityofmarcoisland.com/Building/services/FEMA%20information)
- "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 hydrostatic flood vents in areas below base flood elevation.
- 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. (CRS)
- 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.
  1. Installing hydrostatic flood vents
  2. Elevating all machinery servicing the structure
  3. Elevating the structure

The above information can be found on our website at: <http://www.cityofmarcoisland.com/index.aspx?page=528>

## Storm Safety and preparedness

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:

### FAMILY—

1. Have a family disaster plan. Know where you will go if an evacuation is ordered. Choose several places.



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

*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.*

## Preparation through education and preparedness is less costly

**Than learning through tragedy—Max Mayfield, (former) Director of National Hurricane Center**

2. 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.
3. 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.
4. Special needs residents can call the Collier County Emergency Operations Center hotline at (239) 252-3600.

### PETS—

1. Services determines the activation of the Pet Shelter based on mandatory evacuations and storm surge vulnerability.
2. Collier County will host an Emergency Pet Shelter at North Collier Regional Park located at 15000 Livingston Road.
3. Registrations will be suspended once a hurricane warning has been issued. For more information, call 239-530-PETS (7387).
4. The shelter will be an adjacent 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.

### Structure—

1. Cover and brace all windows, doors and openings with storm shutters or plywood.
2. Shut off all gas lines and necessary breakers.
3. Commercial facilities should have knowledge of their emergency plan and the location of the flood panels.

## What do I need to know about Flood Insurance? What is and is not covered?

**General provisions—Refer to your policy for the complete list**

### Building Amount Available Residential \$250,000 (Max) Commercial \$500,000 (Max)

- \*Insured Building and it's foundation.
- \*The electrical and plumbing systems.
- \*Central air-condition equipment, furnaces and water heaters
- \*Refrigerators, cooking stoves and built-in appliances such as dishwasher.
- \*Permanently installed carpeting over an unfinished floor.
- \*Permanently installed paneling, wallboard, bookcases, and cabinets.
- \*Window blinds.
- \*A detached garage (up to 10 of Building Property Coverage); detached buildings (other than detached garages) require a separate Building Property policy.
- \*Debris Removal

### Contents Amount Available Residential \$100,000 (Max) Commercial \$500,00 (Max)

- \*Personal belongings such as clothing, furniture and electronic equipment.
- \*Curtains.
- \*Portable and window air conditioners.
- \*Portable microwave ovens and portable dishwashers.
- \*Carpets not included in building coverage.
- \*Clothes washers and dryers.
- \*Food freezers and the food in them.
- \*Certain valuable items such as original artwork and furs (up to \$250,00).

### MORE INFORMATION CAN BE FOUND IN:

FEMA F-679 / November 2012  
National Flood Insurance Program  
Summary of Coverage.

### What is NOT insured under either Building Property or Personal Property coverage:

- \*Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- \*Currency, precious metals, and valuable papers such as stock certificates.
- \*Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, sea-walls, hot tubs and swimming pools.
- \*Living expenses such as temporary housing.
- \*Financial losses caused by business interruption or loss of use of insured property.
- \*Most self-propelled vehicles such as cars, including their parts.

# 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.

For more information please contact:

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<http://www.cityofmarcoisland.com>

## KEEPING CITIZENS INFORMED

Signup for CodeRED on the City’s website

<http://www.cityofmarcoisland.com>

