



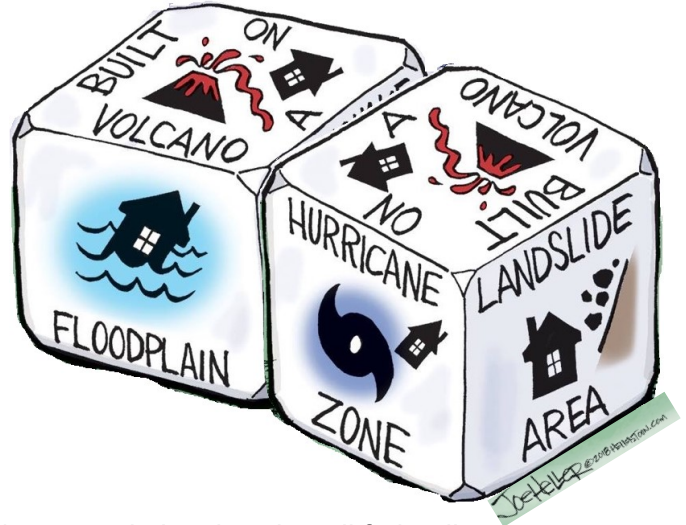
Why take the gamble?

Floods know no lines.

With rainy season and hurricane season here, I am sure many of you are having flashbacks to the year 2017 when the Island received more than 22 inches of rainfall in June, with a total of 80 inches of rainfall for the whole year. The highest year of rainfall, in the last 18 years.

<http://w2.weather.gov/climate/xmacis.php?wfo=mfi>

- Investing in a structure is always a gamble, but protecting it does not have to be. Why take the gamble and not protect your investment with flood insurance? Since the Flood Disaster Protection Act of 1973 and the National Insurance Reform Act of 1994 was made into law that all federally-backed mortgages have flood insurance when located in a Special Flood Hazard Area (SFHA). Many lenders have learned, “floods know no lines” and are requiring flood insurance for structures not located in SFHA.
- The National Flood Insurance Program (NFIP) insures buildings including mobile homes; with two types of coverage: *building and contents*. Building coverage covers any damage to: walls, floors, insulation and other items permanently attached to the structure where damage is caused by flood. Contents coverage may be purchased separately; if the contents are in an insurable building. Refer to the NFIP 2018 manual for a detailed explanation: <https://www.fema.gov/media-library/assets/documents/162601>
- The City of Marco Island chooses to participate in the Community Rating System (CRS) program through the NFIP. The CRS program is designed to encourage local municipalities to adopt and enforce a floodplain management ordinance to regulate development in the flood hazard areas. The CRS is a point system program with class ratings of 1 to 10: 1 being the best and 10 being the worst. Currently, the City of Marco Island has a class rating of 5 warranting an automatic 25% discount on NFIP policies.



Currently, all NFIP insured structures on the Island receive an automatic 25% discount off their flood insurance policy's premium.

Existing Flood Insurance Policies.

For all existing flood insurance policy holders, it is recommended before you sign your policy premium renewal, contact the local floodplain manager to ensure you are being rated on the current map with the current datum. All too often, premium renewals are sent out without review of the current Flood Insurance Rate Map (FIRM). Being rated on an outdated map could cause an overpayment or an underpayment of the policy premium. Being rated incorrectly could also pose a problem when filing a flood claim.

Remember Homeowner's Insurance Does Not Cover Damage Caused by Rising Flood Waters.



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.



There is a 30-day waiting period from the time the premium is paid until the time the policy becomes effective.

NFIP Questions
800-621-FEMA (3362)
File a claim
888-379-9351

Flood insurance claims are paid by policyholders' premium, not tax dollars.
Floodsmart.gov
800-427-4661

City of Marco Island Construction Flood Facts 101

98% of Marco Island is in a Special Flood Hazard Area (SFHA)

1. All permit applications for additions/alterations require a floodplain review.
2. All structures constructed before 09/14/1979 are pre-FIRM structures; *existing structures*.
3. City of Marco Island has a Design Flood Elevation of 9' NAVD or BFE +1.
 - a. This applies to new construction and existing structures.
4. An Elevation Certificate is the only form used to confirm finished floor elevation.
5. Major components of a floodplain review consists of:
 - a. Finished Floor Elevation (FFE).
 - b. Elevation of all machinery servicing the structure.
 - c. Enclosures and garages are vented accordingly with hydrostatic flood vents.
6. Should a structure not meet the above referenced requirements, the structure will be subjected to the FEMA 50% rule. Should the structure exceed the 50% value, it will be considered Substantial Improvement/Substantial Damage and will be required to be brought into current floodplain guidelines.
 - a. The market value is used to determine the 50% value.
 - b. Construction cost are kept on record for a cumulative of 5-years.
 - c. Records are kept through the completion of FEMA Affidavits, which are required to be signed and notarized by the owner and the contractor on record.

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

1. Exceed the minimum requirements of the NFIP floodplain guidelines.
https://library.municode.com/fl/marco_island/codes/code_of_ordinances?nodeId=PTIICCOOR_CH26FL
2. Participates in the Local Mitigation Strategy Working Group, CRS User Group and Collier County's Floodplain Management Committee.
3. Participates in the Community Rating System Program.
<https://www.fema.gov/community-rating-system>
4. Conduct site visits to discuss flood protection measures.
5. Provide and discuss elevation certificates.
<http://www.cityofmarcoisland.com/index.aspx?page=78>
6. Administer out reach presentations to realtors, residents, condo associations and many more committees.
7. Provide and discuss Flood Insurance Rate Maps.
<http://marco.maps.arcgis.com/home/webmap/viewer.html?webmap=e7c5ba49b0e5449f9e600680be2e1b75>
8. Maintains flood information publications at the local City library.
<https://catalog.collier-lib.org/search/?searchtype=d&SORT=D&searcharg=flood&searchscope=16>
9. Participate in the Storm Ready Program.
<https://www.weather.gov/stormready/>

Additional storm ready information can be found in local guides:
Marco Island Civic Association Hurricane Preparation Guide
Collier County's Hurricane Guide
Marco Island Eagle News
Marco Island Coastal Breeze News



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 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.



Turn Around, Don't Drown.

Don't drive through a flooded area. Two feet of water can lift and move a car, a truck or an SUV.

Flood Warnings & Storm Safety Preparedness

**In order to avoid many problems associated with evacuation
LEAVE EARLY.**

Precautionary or Voluntary Precautionary Evacuation - Post mandatory evacuation to get visitors and persons with special needs organized.

Mandatory Evacuation - Legally enforceable order (Section 252.46(2), F.S.) issued by Collier County Commission in consultation with City officials, in the form of a Local State of Emergency.

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.
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.

Safety —

1. Stay away from downed wires.
2. Turn around don't down.

***“Preparation through education is less costly
than learning through tragedy.”—Max Mayfield, Former Director of
National Hurricane Center***

Post Disaster

Residents are encouraged to be vigilant of the common post-disaster fraud practices. All should be on the lookout for price gouging by gas stations, hotels, and other businesses serving disaster.

Be Cautious of:

- **Fraudulent building contractors**

1. Use only licensed local contractors backed by reliable references.
 - α. **Collier County Licensing** - www.colliercountyfl.gov/.../contractor-licensing
 - β. **Department of Business and Profession Regulations** - <https://www.myfloridalicense.com/wl11.asp>
2. Verify ALL contractors have general liability insurance and workers' compensation.
3. It is recommended not to pay more than half the costs of repairs upfront.

- **Bogus pleas for post-disaster donations**

1. Verify legitimate solicitations by asking for the charity's exact name, street address, phone number and Web address.
2. Phone the charity and confirm that the person asking for funds is a genuine employee or volunteer.
3. Don't pay donations with cash.
4. Request a receipt with the charity's name, street address, and phone number.

- **Fake offers of state or federal aid**

1. Beware of visits, telephone calls or e-mails — claiming to be from FEMA or the State of Florida asking for your Social Security number, bank account number or other sensitive information.
2. Avoid scam artists who promise a disaster grant and ask for large cash deposits or advance payments in full.
3. Federal and state workers **never** solicit or accept money or charge applicants for disaster assistance, inspections or help in filling out applications.

- **Building Permits**

1. Constructing without a permit is illegal.
3. Work done without a permit is the owner's responsibility not the contractor's.
4. Double check with the City's building department if a contractor advises a permit is not required. 239-389-5000.

- **Insurance Documentation**

1. Take pictures of water marks and damaged items.
2. Do not do any repairs until the insurance adjuster has visited the property.

Those who question the validity of a contractor or suspect fraud are encouraged to call the toll free FEMA Disaster Fraud Hotline at **866-720-5721** or the Florida Attorney General's fraud and price gouging hotline at **866-966-7226**. Complaints also may be made by contacting local law enforcement agencies.

Residents still in need of assistance post-Irma, and are requesting FEMA contact information to help with recovery, contact Ms. Patricia McArthur at patricia.mcarthur@fema.dhs.gov.

For more information please contact:
Kelli DeFedericis, CFM
Floodplain Coordinator
50 Bald Eagle Drive
Marco Island, FL 34145
239-389-3926 ph
Kdefedericis@cityofmarcoisland.com
<http://www.cityofmarcoisland.com>

KEEPING CITIZENS INFORMED

**Signup for CodeRED on the
City's website**

<http://www.cityofmarcoisland.com>

