

Now that we're halfway through rainy season and hurricane season with only one major scare, so far; how prepared did you feel?



- Do you know your evacuation route?
- Do you have all your insurance documents in a waterproof bag?
- Do you have up to date pictures?
- What is your family's communication plan?
- Who is the out-of-state contact?
- Are your pets registered with Collier County?
- Are you registered with City of Marco Island's Code Red?
- What is your shelter plan?

The above mentioned items are only components of an Emergency Evacuation plan. Continue to page 3 for web addresses and additional information to help ensure you are prepared to evacuate.

One important document a homeowner or business owner should be familiar with when living in a **Special Flood Hazard Area (SFHA)** is their elevation certificate. The elevation certificate is used to determine your flood insurance premium and is the **one** document the City of Marco Island uses to verify if a structure is compliant with the current floodplain regulations.

Depending on the age of the elevation certificate, the elevation certificate will verify the structure's finished floor elevation, elevation of machinery servicing the structure and if the garage/enclosed area is vented accordingly with hydrostatic flood vents. The most vital piece of information, however, is your finished floor elevation and the current flood zone. There are several flood zones on the island, so please contact the local floodplain coordinator to help you understand your structure's flood risk.

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All structures on Marco Island are subject to a floodplain review as part of the building permit process. Any structure located in a SFHA that does not meet the above referenced requirements is subject to FEMA's Substantial Improvements/Substantial Damage (SI/SD) 50% rule, and additional paperwork is required. The 50% rule is based on the market value of the structure and planned improvements or repair of damage cannot exceed its 50% value. If the work or damage exceeds the 50% value, it will be considered SI/SD and will be required to be brought up to current floodplain guidelines.

Knowing your flood risk will help eliminate any unforeseen issues with the amount of work that can be done to any structure that does not meet the floodplain regulations.

If you do not have an elevation certificate you can contact a local surveying company to prepare one.



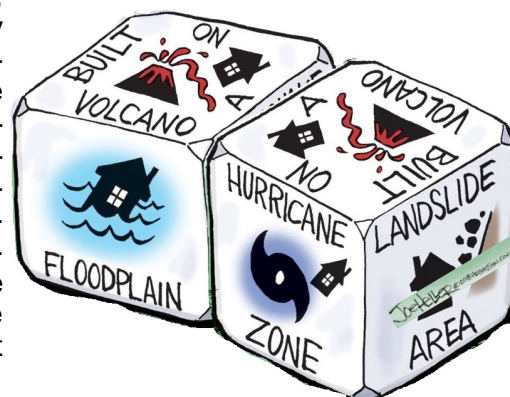
Did you know - Anyone with a Standard Flood Insurance policy (SFIP) through the NFIP qualifies for the Flood Loss Avoidance benefits.

Flood loss avoidance is a protective action a policyholder takes to minimize flood damage and losses to their buildings and personal property before a flood occurs. Any SFIP will cover up to \$1,000 in reasonable expenses incurred to protect policyholder's insurance property and up to \$1,000 to move their insured property away from a flood or imminent danger of a flood. Contact your flood insurance agent to get specific details.

<https://www.fema.gov/media-library/assets/documents/137860>

Since we are currently in the middle of rainy season and hurricane season, it is recommended to refamiliarize yourself with your flood insurance and if you don't have flood insurance there's no better time to obtain it than now.

- 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? Ever since the adoption of the Flood Disaster Protection Act of 1973 and the National Insurance Reform Act of 1994, all federally-backed mortgages must 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.

If you believe you are paying too much for flood insurance or you believe flood insurance would be too expensive, below is a link to the flood risk evaluator which can guide you on flood mitigate to help you reduce your flood insurance premium.

<https://yourfloodrisk.com/>

Existing Flood Insurance Policies.

For all existing flood insurance policy holders, it is recommended before you sign your policy premium renewal, that you 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.



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

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 - *Pre-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.

- **File a flood insurance claim**—<https://www.fema.gov/nfip-file-your-claim>
- **Homeowner's and Renter's guide to mold cleanup after disasters**—<https://www.epa.gov/mold/homeowners-and-renters-guide-mold-cleanup-after-disasters>
- **Emergency contacts** <https://www.colliercountyfl.gov/your-government/divisions-a-e/emergency-management/emergency-contacts>
- **Evacuation zones**—<https://www.colliercountyfl.gov/your-government/divisions-a-e/emergency-management/why-evacuate/-fsiteid-1>
- **City of Marco Island Flood Insurance Rate Map**— <https://marco.maps.arcgis.com/home/webmap/viewer>
- **Flood Risk Evaluator**—<https://yourfloodrisk.com/>
- **City of Marco Island Floodplain ordinance chapter 26**— https://library.municode.com/fl/marco_island/codes/code_of_ordinances?nodeId=PTIICOOR_CH26FL
- **FEMA's Substantial Improvement / Substantial Damage 50% regulation**—<https://www.fema.gov/media-library/assets/documents/18562>
- **Special needs residents can call the Collier County Emergency Operations Center hotline at** (239) 252-3600
- **Pets**—239-530-PETS (7387)
- **Collier County All Hazard Guide**—<https://www.colliercountyfl.gov/your-government/divisions-a-e/emergency-management/2015-collier-all-hazards-guide>

KEEPING CITIZENS INFORMED SIGNUP FOR CodeRED on the City's website

<http://www.cityofmarcoisland.com>



For more information please contact:
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Currently, all NFIP policy holders with the SFIP receives an automatic 25% discount off their flood insurance policy's premium.

Floods No Know Lines—don't risk your investment, protect your investment, by purchasing Flood Insurance through the National Flood Insurance Program — 800-427-4661

Hydrostatic Flood vents

When installing flood vents, there must be 1 square inch of flood opening/vent to 1 square foot of garage/enclosed area. Below is a list of Engineered hydrostatic flood vents on the market.

*In no particular order, the City of Marco Island does not endorse one over the other.

Flood Flaps
Flood Solutions
Smart Vents

<https://floodflaps.com/product/overhead-garage-door-flood-vents/>
<https://floodsolutions.com/>
<https://smartvent.com/>

Don't be fooled by air vents being passed off as flood vents. Air vents clog and does not allow debris to flow through.

Air Vent



Flood vent

Additional Items residents can do to reduce flooding:

- Maintain the under driveway culvert by hosing and shoveling any debris that might block the flow of the water.
- Maintain your swale keep the drains clear of grass clippings and any debris that might block the flow of water.
- Reduce the impervious surface around the structure.

It is illegal to artificially alter any sand dunes and mangrove stands within a coastal high-hazard area, zones V1-30, VE and V on the community's FIRM which would increase potential flood damage.

Refer to:

**City of Marco Island Floodplain Ordinance Chapter 26*

**Code of Federal Regulations Title 44 Part 60.3 Floodplain Management*

**ASCE (American Society of Engineers) Flood Resistant*

**Design and Construction chapter C4 Coastal High hazard Areas and Coastal A zones section C4.3 – Siting*

