

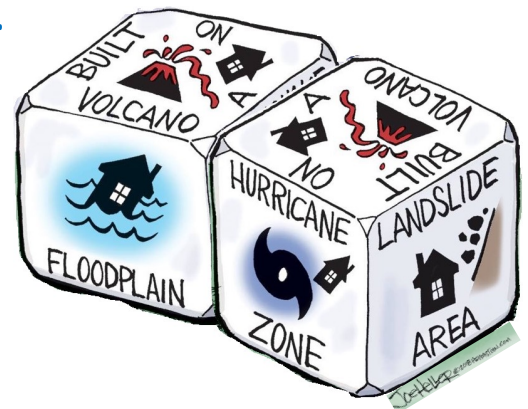
You are receiving this letter because your property is in or near a floodplain.



- A Floodplain is an area of land that is prone to flooding.
- Flood zones are geographic areas that Federal Emergency Management Association (FEMA) has defined according to varying levels of flood risk.
- These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.
- Special Flood Hazard Area (SFHA)
The land area covered by the floodwaters of the base flood is the special flood hazard area on the flood insurance rate maps.
- National Flood Insurance Program (NFIP) and Flood Insurance Rate Maps:

Who needs flood insurance? **EVERYONE.** Floods Know No Lines.

- 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 adoption of the Flood Disaster Protection Act of 1973 and the National Insurance Reform Act of 1994, all federally-backed mortgages must carry flood insurance when located in a Special Flood Hazard Area (SFHA). Many lenders have learned that "*floods know no lines*" and require flood insurance for structures *not* located in SFHA.
- The National Flood Insurance Program (NFIP) insures buildings, including mobile homes, with two coverage types. 1. *Building* 2. *Contents*. Building coverage covers any damage to walls, floors, insulation, and other items permanently attached to the structure where the damage is caused by a flood. Contents coverage may be purchased separately; if the contents are in an insurable building.



***Don't risk your investment, protect your investment by purchasing
Flood Insurance through the***

National Flood Insurance Program — 800-427-4661

Most Homeowners insurance does not cover flood damage.

A Flood is a general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property).

What do I need to know about Flood Insurance?

What is and is not covered?



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

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

- The insured building and its foundation.
- The electrical and plumbing systems.
- Central air- conditioning equipment, furnaces, and water heaters.
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers
- Permanently installed carpeting over an unfinished floor.
- Permanently installed paneling, wallboard, bookcases, and cabinets.
- Window blinds.
- Debris removal.
- Flood damage clean up.

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

- The insured building and its foundation.
- The electrical and plumbing systems.
- Central air- conditioning equipment, furnaces, and water heaters.
- Refrigerators, cooking stoves, and built-in appliances such as dishwashers.
- Permanently installed carpeting over an unfinished floor.
- Permanently installed paneling, wallboard, bookcases, and cabinets.
- Window blinds.
- Debris removal.
- Flood damage clean up.

What is not covered by flood insurance:

Your policy lists specific coverage exclusions and limitations. Refer to your declaration.

Examples of uncovered or excluded losses:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Additional living expenses such as temporary housing,
- Most self-propelled vehicles such as cars, including their parts.
- Property and belongings outside of a building such as trees, plants, shrubs, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Financial losses caused by business interruption or loss of use of insured property.

Currently, all NFIP policy holders on Marco, with the NFIP receives an automatic 25% discount off their flood insurance policy's premium.

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.

Existing Flood Insurance Policies.

Before you renew, it is recommended that you contact the local floodplain manager to ensure you are rated on the current map with the current datum. All too often, premiums are renewed without reviewing 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 pose a problem when filing a flood claim.



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.



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.

FACTS ABOUT FLOODS:

It is the City's responsibility to promote public awareness of flooding. Flooding can happen anywhere on the island; whether it be localized flooding, flooding from rainfall or flooding caused by a disaster, it is never not the right time to prepare.

- 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?

Flood Warnings & Storm Safety Preparedness

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.



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.

KEEPING CITIZENS INFORMED

**SIGNUP FOR CodeRED on
Marco Island's website**



<http://www.cityofmarcoisland.com>

**SIGNUP FOR ALERT Collier on
Collier County's website**



<https://www.colliercountyfl.gov/your-government/divisions-a-e/emergency-management>

Hydrostatic Flood vents

Flood Vents protect houses and buildings during **floods** by preventing **hydrostatic** pressure buildup, potentially destroying walls and foundations. This mitigation technique, referred to as Wet Floodproofing, allows floodwater to freely flow through an enclosure such as a crawlspace or garage.

There must be one square inch of flood opening/vent to one square foot of garage/enclosed area when installing flood vents. Below is a list of engineered hydrostatic flood vents available.

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

Flood Flaps

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

Flood Solutions

<https://floodsolutions.com/>

Smart Vents

<https://smartvent.com/>

Freedom Flood Vents

<https://www.freedomfloodvent.com/products>

Don't be fooled by air vents being passed off as flood vents. Air vents clog and do 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 water flow.
- Maintain your swale to 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.

*Velocity Elevation = V or VE zone

Refer to: *Code of Federal Regulations Title 44 Part 60.3 Floodplain Management*

For more information please contact:

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