

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



As a public service, the City of Marco Island is reaching out to each individual property to advise that the following information is readily available at the request of the public.

At the request of the public the floodplain administrator can advise and or provide in writing:

1. Whether the property is located within a special flood hazard area
2. Flood zones
3. Base flood elevations
4. Natural Flood functions, such as critical areas or wetlands
5. Determine if the property is located seaward of the coastal construction control line or seaward of the erosion control line
6. Provide elevation certificates
7. Historical flood information
8. If the property is in or near a severe repetitive loss area

The City of Marco has a digital flood insurance rate map (FIRM) which allows the public to search individual properties by address. The FIRM is continuously updated to ensure the most accurate and current information is readily available to the public. The City also provides links on the website to outdated FIRMs. These outdated maps would be used to confirm if a property was constructed in compliance.

Remember elevation certificates do not expire, but flood maps change. When the flood maps are updated, you are not required to obtain a new elevation certificate. To request a flood information letter as a supporting document to the existing elevation certificate or to request your flood zone information please reach out to the floodplain administrator Kelli DeFedericis at

kdefedericis@cityofmarcoisland.com.

Scan the QR code to go to the



National Flood insurance program's official page.

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



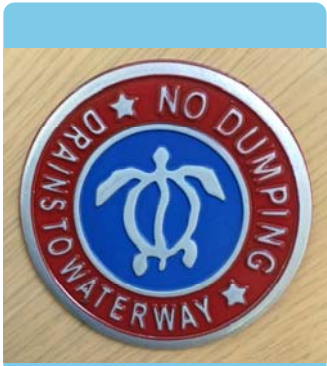
Investing in a structure is always a gamble, but protecting it does not have to be. Why take the gamble and not protect your investment with flood insurance?

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).

- 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
- Renters too, can obtain contents coverage through the NFIP.

Homeowners insurance does not cover flood damage.

Don't risk your investment, protect your investment by purchasing Flood Insurance through the National Flood Insurance Program — 800-427-4661



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

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

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 20% 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.

SIGNUP FOR CodeRED on Marco Island's website



SIGNUP FOR ALERT Collier on



KNOW YOUR FLOOD HAZARD

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.

Mitigation is an integral part of the City. Mitigation actions reduce or eliminate the loss of life and property by lessening the impact of disasters. Due to Florida's weather, geography, and miles of coastline, the state is highly vulnerable to disasters. To assist in reduction of the impact the Florida Department of Emergency through the Bureau of Mitigation, administers three federal mitigation grant programs, which includes the Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program, and Flood Mitigation Assistance Program. The Bureau also administers state-funded mitigation grant program the Hurricane Loss Mitigation Program.

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

- 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?

There are no shelters on Marco Island. For Collier County shelter locations use this QR code to access and save the website.



To scan a QR Code open your camera and hold your phone over the QR code. The link will popup at the top of your screen. Tap on the link.

What we need to remember each rainy season:

**Marco Island is a barrier island, give the water time to drain.
If the tide is in the water is in, if the tide is out the water is draining out.**

As a property owner you can do the following to help keep the stormwater draining:

- Maintain under your driveway culvert by hosing and shoveling any debris that might block the water flow.
- Maintain your swale, keep the drains clear of grass clippings and any debris that might block the flow of water.
 - * **Swales are designed to hold water.**
 - * **It is not flooding if there is water in the swale.**
- Reduce the impervious surface around the structure.
 - *Use this QR code to access the Stormwater Management Program.



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*

Build Responsibly: Hire a licensed contractor.

All structures on Marco Island are subject to a floodplain reviews in accordance with Chapter 26 - Floods of Marco Island's Municipal Code. As part of the building permit process all structures located within a Special Flood Hazard Area (SFHA) that do not meet the requirements in Chapter 26 are subject to FEMA's Substantial Improvements/Substantial Damage (SI/SD) review, and additional paperwork may be required. The 50% threshold is based on the market value of the structure. Planned improvements or repairs of damage cannot exceed the 50% value of JUST the structure in discussion. If the work or damage exceeds the 50% threshold 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. Reach out to the City's Floodplain manager to obtain structure details. Or use the QR code below to access the City's website.



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

For more information on grants, flood information letters or to request a site visit please contact:

Kelli DeFedericis, CFM
Floodplain Coordinator
50 Bald Eagle Drive
Marco Island, FL 34145
239-389-3926 kdefedericis@cityofmarcoisland.com
<http://www.cityofmarcoisland.com>



Realtors and Insurance Agent information.



Contractor and floodplain Regulations.



**Flood Insurance Rate Map (FIRM)
Flood Map**



**Floodplain information for property
owners.**



Elevation Certificate search.