



Floods know no lines.  
**KNOW YOUR FLOOD RISK**  
Before Buying or Building  
In the City of Marco Island



<https://www.fema.gov/>  
<https://www.floodsmart.gov/>  
<http://www.cityofmarcoisland.com/>  
<https://www.colliercountyfl.gov/your-government/divisions-a-e/emergency-management>

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DATE \_\_\_\_\_  
ADDRESS OR PARCEL ID: \_\_\_\_\_  
Flood Zone \_\_\_\_\_  
Base Flood Elevation \_\_\_\_\_  
PreFIRM—Constructed before 09/14/1979  
\_\_\_\_\_  
PostFIRM—Constructed after 09/15/1979  
\_\_\_\_\_

**KEEPING CITIZENS INFORMED**  
Signup for CodeRED on the  
City's website

<http://www.cityofmarcoisland.com>

If you would like additional prints of this brochure or an electronic version please e-mail  
[kdefedericis@cityofmarcoisland.com](mailto:kdefedericis@cityofmarcoisland.com)

This property is in a Special Flood Hazard Area (SFHA) which is a high-risk area. Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.

This property IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy can still be required by a lender.



## Know your Flood Zone

<http://marco.maps.arcgis.com/home/index.html>

### Major components living in a SFHA

- Finished Floor Elevation (FFE).
- Elevation of all machinery servicing the structure.
- Enclosures and garages are vented accordingly with hydrostatic flood vents.

## Buying a Fixer-upper?

Be cautious of structures having a finished floor elevation below the required elevations. 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 compliance.

## Elevation Certificates

Elevation certificates never expire. If you are purchasing or selling a home in a special flood hazard area and your elevation certificate was completed using an outdated map, contact your local floodplain administrator and request a flood information letter. The letter will be a supporting document to the elevation certificate confirming the

**Collier County**—[http://www.arcgis.com/home/webmap/viewer.html?](http://www.arcgis.com/home/webmap/viewer.html?webmap=0deffd8721d6476f9be7f84924c106d8)

[webmap=0deffd8721d6476f9be7f84924c106d8](http://www.arcgis.com/home/webmap/viewer.html?webmap=0deffd8721d6476f9be7f84924c106d8)

**Marco Island**—<http://www.cityofmarcoisland.com/index.aspx?page=78>

Any structure constructed before the establishments of the Flood Insurance Rate Maps, might not have an elevation on record.

If there is no elevation certificate on record it is the owner's responsibility to obtain one. An elevation certificate can be obtained through a surveyor.

## NO HOME IS COMPLETELY SAFE FROM FLOODING.

Flood insurance can be the difference between recovering and being financially devastated. With flood insurance, you're able to recover faster and more fully.

<https://www.floodsmart.gov/why/why-buy-flood-insurance>

### Buying Flood Insurance

National Flood Insurance Program (NFIP) policies can be purchased through thousands of insurance agents nationwide. The agent who helps you with your homeowners or renters insurance may also be able to help with flood insurance.

To locate an agent who sells NFIP insurance: 800-427-4661

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)

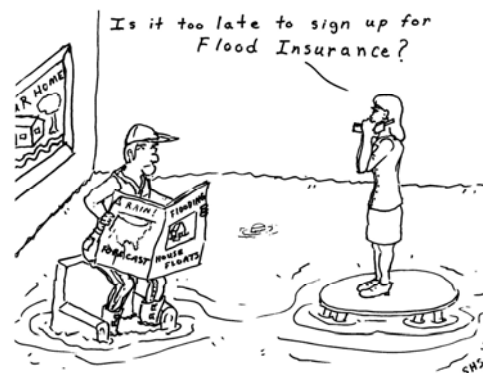
File a claim

888-379-9351

Flood insurance claims are paid by policyholders' premium, not tax dollars.

Floodsmart.gov

800-427-4661



NFIP flood insurance rates do not differ from company to company or agent to agent. All policy premiums include certain fees and surcharges, so ask your agent about these when discussion a price quote:

Policy Premium calculated on:

- Year of building construction
- Building occupancy
- Number of floors
- Location of its contents
- Flood risk (e.g., its flood zone)
- Location of the lowest floor in relation to the base flood elevation on the flood map.
- Deductible and amount of building and contents coverage.

**FACT:** Homeowners and renters insurance does not typically cover flood damage.

**FACT:** Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.

**FACT:** More than 20 percent of flood claims come from properties outside high-risk flood-zones.