



## **Marco Island Building Services**

50 Bald Eagle Dr Marco Island FL 34145

**Ph:** 239-389-5020 **Fax:** 239-393-0266 **E-Mail:** [bweigle@cityofmarcoisland.com](mailto:bweigle@cityofmarcoisland.com)

### **Flood Protection FOR THE COMMUNITY**

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#### **PURPOSE**

The purpose of this announcement is to inform citizens of Marco Island about flood protection, the **Community Rating System (CRS)**, property protection, and safety measures in the event of a flood. Most residents of Marco Island are aware that they are vulnerable to hurricanes and tropical storms. However, many residents don't realize that most of Marco Island is located in a floodplain which can also be referred to as a **Special Flood Hazard Area (SFHA)**. It is important to understand that flooding and other surface drainage problems can occur well away from a stream, lake or the Gulf coast. *When purchasing a home or business, consider checking out the property for a possible flood hazards and deed restrictions before you buy.*

#### **DISASTER PLANNING**

Pre-planning is the key to loss prevention.

- Have a family disaster plan and know where you will go if an evacuation is ordered.
  - Prepare a hurricane evacuation kit that includes a 3-day supply of open-and-eat food, water, personal hygiene items, prescription medications, battery-operated radio, first aid kit, flashlights, 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.
  - Arrange for your pets by contacting your veterinarian or boarding facility ahead of time.
  - Cover and brace all windows, doors and openings with storm shutters or plywood and shut off gas lines and the water main valve before evacuating. **Caution:** The City Marco Island is located within a 140 mph wind hazard zone and using plywood to cover openings may not protect structures. Using storm panels or shutters that are rated for the 140 mph wind hazards is recommended.
  - Stay away from downed power lines. Report downed lines to FPL at 262-1322.
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## Flood Warnings

**Listen** for warnings from the National Weather Service, the National Hurricane Center, and Collier County Emergency Management. Warnings can be heard on WNOG 1270 AM and 93.5 FM, and other local radio and television stations. Police and fire officials will also notify residents of evacuations. The National Weather Service broadcasts continually over NOAA Weather Radio at 162.525 MHz.

### ***What the Community Rating System means to You.***

The **Community Rating System (CRS)** is a program administered through the **Federal Emergency Management Agency (FEMA)** with the goal to reduce flood losses, facilitate accurate insurance ratings, and to promote the awareness of flood insurance. The CRS program was developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of flood insurance premium discounts for residents living in a flood zone and those requiring flood insurance. For a community to be eligible, it must be in full compliance with the **National Flood Insurance Program (NFIP)** and must re-certify their rating each year. In the CRS program there are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity under the four main categories of Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Presently The City of Marco Island is rated a Class 7, which provides for a 15% discount. The City Staff is now working on the programs and documents necessary for obtaining a Class 6 rating, which provides for a 20% discount.

### National Flood Insurance Program (NFIP)

Losses due to flooding are not covered under homeowners insurance. Residents of Collier County and the City of Naples can, however protect their homes, businesses and contents through the NFIP. If a property is located within a Special Flood Hazard Area, the owner is required to purchase flood insurance if receiving any form of federal or federally related financial assistance. If you currently have flood insurance, contact your insurance agent to make sure your coverage is adequate and up to date.

The following limits of insurance are available through the NFIP:

<u>Building</u>	<u>Amount Available</u>
Residential	\$250,000
Commercial	\$500,000
<u>Contents</u>	<u>Amount Available</u>
Residential	\$100,000
Commercial	\$500,000

## **THE 50% RULE**

### **Property Repairs and Improvements**

A home or business that is located within a Special Flood Hazard Area (SFHA) as determined by the Flood Insurance Rate Maps, and is not built in compliance with the current flood elevations, may be required to adhere to the current floodplain

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management standards. If you are planning and improvement, repair, or combination of improvement and repair, the cost of which exceeds 50 percent of the market value of your building then the building must be brought up to current floodplain management standards. Exceeding 50 percent of the market value of a structure is known as either substantial improvement or substantial damage

When applying the 50% rule, Marco Island considers the cumulative costs of all improvements and repairs to a building that have been permitted during the previous five years.

Depending upon existing conditions and proposed plans, the requirements can vary, so please contact your local building official and arrange a meeting early in the planning and permitting process to determine the acceptability of the proposed work. The Marco Island official is Mr. Robert Mahar at (239) 389-5000.

### **BUILDING DEPARTMENT SERVICES**

All development in The City of Marco Island requires a permit. The permitting process ensures projects are designed and constructed in accordance with building codes and zoning regulations and that projects do not cause problems or increase the flooding potential of other properties. Check with the Marco Island Building Services (389-5059) before you build or improve a structure, excavate, alter, re-grade or fill your property, dredge any waterway or construct a dock or seawall.

Marco Island has qualified personnel available to provide flood protection information and assistance and other services including:

- Providing flood insurance rate map information;
- Providing names of consultants and contractors knowledgeable in retrofitting techniques;
- Information about flood insurance purchase requirements;
- Visiting a site and discussing possible flood protection measures; and
- Reviewing and critiquing retrofitting plans prior to submittal to Building Services.

### ***Are Changes Coming?***

**Flood Insurance Rate Maps**, commonly known as [FIRM maps} are prepared for each flood-prone community through the National Flood Insurance Program which is administered by FEMA.

FIRM maps show the flood zone types and the required building elevations for the affected properties. The required elevations vary throughout the city and the Building Department can supply these elevations for any desired property. Within The City of Marco Island, there are currently three types of flood zones:

1. **X Zones:** These zones are not considered to flood in a storm event and therefore, have no required elevation to which a structure must be built.
2. **AE Zones:** These zones will have slowly rising floodwaters and require specified elevations to which the lowest livable floor must be built.
3. **VE Zones:** These zones will have floodwaters associated with wave action and require specified elevations to which the bottom of the lowest horizontal structural



member must be built. This specification necessitates raising the building on columns.

In early 1999, FEMA proposed updated flood maps for our area. Collier County and The City of Naples disagreed with some aspects of these new maps and are now in the process of preparing, submitting updated technical data, and engineering analyses to FEMA as a part of the process to create new maps that better reflect the area's flood elevations for coastal and inland flooding. The new information is required by December 1, 2004. At that time, FEMA is expected to analyze this new information and render an opinion. If all parties agree, new Flood Insurance Rate Maps are expected in July 2005. If data is lacking or all parties do not agree then the maps may be a long time in coming.

The Flood Disaster Protection Act of 1973 established the mandatory purchase requirement to all forms of federal or federally related financial assistance for buildings located in Special Flood Hazard Areas (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings. The requirement also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. While FEMA is evaluating the new information, you and your insurance agent can use this time to decide what strategy will result in the lowest rates for the same amount or even an increased amount of coverage. If your house or business is, or will be, located in an SFHA make certain you have flood insurance at the best possible rate before the new maps take effect. This includes having an elevation certificate based on the North American Vertical Datum 1988. For more information, contact Brad Weigle at 389-5020.

