

PERMITS



All development in the City, including the floodplain, must be permitted. The permitting process ensures that structures are designed and constructed in accordance with building codes and zoning regulations. Additionally, new construction projects are reviewed to prevent potential flooding of properties. Check with the City of Marco Island Building Division before you build or improve a structure, excavate, alter, re-grade or fill your property, dredge any waterway or construct a dock or seawall.

AVAILABLE SERVICES

The City of Marco Island has qualified personnel available to provide flood protection information. Available products and services include:

- Flood insurance rate maps and information;
- Flood insurance purchase requirements;
- Names of consultants and contractors who are knowledgeable in retrofitting techniques;
- Site visits to discuss possible flood protection measures; and
- Pre-plan review and critique of retrofitting plans prior to submittal of drawings to the Building Services Division.

FLOOD WARNING SYSTEM

Warnings from the National Weather Service, the National Hurricane Center, and Collier County Emergency Management can be found on local radio and television stations. Police and fire officials will also notify residents of evacuations via Code Red. In addition, the National Weather Service broadcasts continuously over NOAA Weather Radio at 162.475 MHz. (VHS).

DID YOU KNOW?

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 Enforcement at 239-389-5060.

SAFETY MEASURES

You can protect your property and yourself from flood hazards by taking action to ensure the safety of life and property before, during, and after a flood. Safety precautions that can minimize the potential losses in such events include:

- Have a family disaster plan. Know where you will go if an evacuation is ordered. Choose several places such as a home of a friend who does not need to evacuate, a motel or shelter.
- Prepare a hurricane evacuation kit. Include food (canned goods & nonperishable foods) that do not require cooking, drinking water for 3 days (1 gallon per person per day), personal hygiene items, utensils, prescription medications, books/magazines, cards, battery-operated radio, infant care items, flashlights, first aid kit, 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.
- Make arrangements to protect pet(s). Contact your veterinarian or boarding facility and make all necessary arrangements ahead of time. Keep in mind that pets are not permitted at most emergency shelters. Prepare a disaster supplies kit for your pet. The kit should include food, water, dishes, a sturdy leash, cage and your pet medications. Collier County will host an Emergency Pet Shelter at North Collier Regional Park located at 15000 Livingston Road. The shelter will be an adjacency shelter which means pet owners and pets will be sheltered separately within the park and pets can not be just dropped off. The Bureau of Emergency Services determines the activation of the Pet Shelter based on mandatory evacuations and storm surge vulnerability. Contact 239-530-PETS for more information.
- Cover and brace all windows, doors and openings with storm shutters or plywood. Masking or duct tape is not enough to secure your windows. Also, remember to shut off gas lines before evacuating.
- Stay away from downed power lines and report them to Lee County Electric, 800.599.2356

Hurricane Re-Entry Stickers

Residents can continue to use the 2008 stickers. Additional stickers can be obtained from City Hall, Police and Fire-Rescue Departments.



THINGS TO KNOW ABOUT FLOOD PROTECTION



The City of Marco Island is committed to informing residents in the community about flood protection, the community rating system, property protection and safety measures in the event of a flood. Residents are aware of the vulnerability to hurricanes and tropical storms. However, many residents don't realize that most of the City of Marco Island is located in the floodplain. The floodplain can be referred to as a Special Flood Hazard Area. It is also important to understand that flooding and other surface drainage problems can occur well away from a river, lake or the Gulf coast. When purchasing a home or business, consider the flood hazard potential.

City of Marco Island

50 Bald Eagle Drive

Marco Island Florida 34145

239-389-5000

www.cityofmarcoisland.com

What is the Community Rating System?

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, ultimately helping reduce annual flood insurance premiums. 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 premium discounts for City residents living in a flood zone and those requiring flood insurance. For a community to be eligible, it must be compliant with the NFIP (National Flood Insurance Program) and must recertify their rating each year. The Federal Emergency Management Agency has implemented the Community Rating System.



All communities begin with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium reductions; Class 10 identifies a community that does not apply for participation in the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized that minimize potential flood damage. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information; Mapping and Regulation; Flood Damage Reduction; and Flood Preparedness.

The Florida Department of Community Affairs, which is the state coordinating agency for the NFIP, encourages local governments participating in the program to develop comprehensive floodplain ordinances that address all aspects of floodplain management. Once a community applies to

the appropriate FEMA region for the CRS program and implementation is verified, FIA (Florida Insurance Administration) sets the CRS classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5% to a maximum of 45% are applied to every policy written in a community as recognition of the floodplain management activities instituted. This is a voluntary program. The City of Marco Island is currently rated as Class 6 which provides a 20 % discount on flood insurance in a special flood hazard area and 5% in an X zone. An X zone is above the base flood elevation and is not typically regulated.

PROPOSED NEW FLOOD MAPS

In early 2010 the Federal Emergency Management Agency (FEMA) will be presenting their proposed new Flood Insurance Rate Maps (FIRM'S) to residents in Collier County, including the City of Marco Island. FEMA has set a target date of the latter part of 2010 for implementation of the new FIRM'S. Look for updated information including meeting dates and times on the City's website and announcements by the City Manager. Contact Bob Devlin for more information 239-389-5023.

WHAT ABOUT FLOOD INSURANCE?

Losses due to flooding are not covered under homeowners' insurance. You can, however, protect your home and its contents through the National Flood Insurance Program. The City of Marco Island participates in the National Flood Insurance Program so that any property owner in the City may purchase flood insurance. The purchase of flood insurance is required for anyone receiving any form of federal or federally related financial assistance. If you 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 National Flood Insurance Program:

Building Amount Available	Contents Amount Available
Residential \$250,000	Residential \$100,000
Commercial \$500,000	Commercial \$500,000

HOME IMPROVEMENTS

"Substantial Improvement" is defined as the cost of the improvements or additions to a building that equals or exceeds 49.9% of the building's market value. In accordance with the City's Standard for Floodplain Management Ordinance, substantial improvement is cumulative over a 5 year time period for property located in a flood zone (Special Flood Hazard Area). Commercial buildings which are located in the AE flood zone and are substantially improved are required to be flood-proofed if the building is below the required base flood elevation.

SUBSTANTIAL DAMAGE

Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.



The combination of building damage and upgrades is cumulative over a 5 year time period for property located below the required base flood elevation in a flood zone.

PROTECTION MEASURES

There are several ways to reduce or eliminate the risk of flooding; the most obvious is to raise your building above base flood level. All new residential homes and those undergoing substantial improvement or damage must be built or raised to or above the base flood level. Another way to reduce the risk of flooding is to relocate or elevate electrical panel boxes, furnaces, water heaters, washers, dryers and air conditioners. In addition, homeowners may want to consider using flood walls or sandbags to protect their homes.

