

Flood Protection Newsletter



This informational newsletter is part of a public outreach initiative by the Collier County Floodplain Management Section. It informs the community about flood protection, the National Flood Insurance Program's Community Rating System, property protection, and safety measures in the event of a flood.

Most of the county is located in a Federal Emergency Management Agency designated Special Flood Hazard Area. Flooding and surface drainage problems can occur well away from a stream, lake, or the coast. When purchasing a home or business, check the property for historical flooding and the current flood zone before you buy.

Important Changes to Federal Flood Insurance Policies

Recent federal reforms to the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) could affect how you manage your property. There are three major changes that you should be aware of:

1. Flood Risk Letters from FEMA

Under the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA), FEMA must clearly communicate a property's true flood risk to NFIP property owners. FEMA began sending flood risk letters to NFIP policyholders and insurance agents in January 2017. Note that only property owners with NFIP flood insurance will receive letters; those with private flood insurance will not receive letters.

Read your letter carefully when you receive it. Each letter explains a property's current flood risk policy rating and provides information about how that risk rating may impact the property's flood insurance costs.

The letter also contains information about whether getting an elevation certificate could help you obtain a lower flood insurance premium.

If you have any questions about a letter you received, contact your insurance agent. Additional information can be found on FEMA's website: www.fema.gov/cost-of-flood.

2. Increased National Flood Insurance Program Premiums

National Flood Insurance Program premium rates increased again in April 2017. The increase is required to conform with the flood insurance rate caps established by the Biggert-Waters Flood Insurance Reform Act (BW-12) and HFIAA. FEMA says the April changes will increase premiums by an average of 5.4%. This increase includes the HFIAA surcharge and Federal Policy Fee, which are required charges.

3. Increased Flood Insurance Rates Under Updated Newly Mapped Multiplier Table

Newly Mapped Procedure policies that are purchased or renewed between January 1, 2017 and December 31, 2017, will increase 15% due to updated premium calculations in FEMA's Newly Mapped Multiplier Table. Beginning January 1, 2018, through December 31, 2018, Newly Mapped Procedure rates for new policies or renewals will increase an additional 17.5%. The Newly Mapped Procedure premiums will continue to increase until a full-risk rate is reached.

The yearly rate increase may make it advantageous for Newly Mapped Procedure policyholders to obtain an elevation certificate. An elevation certificate can be used to determine the full-risk rate which can be compared with the Newly Mapped Procedure rate. A Write Your Own company agent should use the lower rate.

For more information visit: www.fema.gov.



LISTEN to the Flood Warning System watches and warnings from the National Weather Service, the National Hurricane Center, and Collier County Bureau of Emergency Services on **WGCU 90.1 FM**, and other local radio and television stations.

Police and fire officials will also notify residents of evacuations when possible. The National Weather Service broadcasts continually over **NOAA Weather Radio at 162.525 MHz**.



READ flood protection information publications at the following local libraries: Orange Blossom, Naples Regional, South Regional, and Marco Island. Ask the librarian for flood information.

Reference Information on the Collier County Website

- The Flood Map.** The County's floodplain, which includes flood zones VE, AE, AH, A, X500, and X, was mapped by FEMA and is illustrated on a Digital Flood Insurance Rate Map (DFIRM). The County's DFIRM became effective on May 16, 2012. A simplified version of the DFIRM is available at www.colliergov.net/floodmaps. You can use the map to determine the approximate flood zone for a given street address.
- Flood Insurance and Safety Information.** Visit www.colliergov.net/floodinfo to find up-to-date information about insurance and flooding preparedness.
- Elevation Certificate.** An elevation certificate is an official record that identifies the elevations of a building and demonstrates compliance with National Flood Insurance Program requirement and the County's Flood Damage Prevention Ordinance. You may need to obtain an elevation certificate in order to get or update your flood insurance, or when you are completing renovations to a structure. To find out if the County has elevation certificate information for your structure on file, visit www.colliergov.net/ecmap.
- Letter of Map Change.** If you think your property or structure has been incorrectly mapped into a Special Flood Hazard Area, you can visit www.colliergov.net/lomc for information about changing its flood zone.

HAVE QUESTIONS? Call: The Flood Info Hotline at (239) 252-2942 | Email: FloodInfoRequest@colliergov.net

Browse: www.colliergov.net/floodinfo | Visit: Growth Management Department, 2800 N. Horseshoe Drive, Naples, FL 34104

Florida Building Code to Require 1-foot Freeboard

The 6th Edition of the Florida Building Code, scheduled to be effective at the end of 2017, requires that new and substantially improved/substantially damaged residential structures located in the Special Flood Hazard Areas be built with the finished floor (the living floor) 1-foot above the Base Flood Elevation (BFE). This is commonly referred to as “freeboard.”

A second change will require flood openings in breakaway walls for new and substantially improved/substantially damaged residential structures. Breakaway walls are only required in V flood zones (the coastal flood zone). Buildings located in X-500 or X flood zones will not be required to meet the new requirements.

These changes follow the previous 5th Edition Florida Building Code change that required commercial structures to be built 1-foot above BFE or the design flood elevation. In addition,

some buildings, such as schools, hospitals, and emergency shelters are required to meet higher elevation standards.

There are many benefits to freeboard. Most notably, freeboard provides a measure of safety against extraordinary or unknown flood risk. Base Flood Elevations are designed to reflect historical events, but they cannot account for unknown risks, such as increased wave action and development in the floodplain.

In addition, freeboard can lead to faster and easier clean up, less damage, and lower insurance rates. This is particularly relevant for structures located in the V zone where wave action can damage structures.

More information can be found on Collier County's website: www.colliergov.net/floodinfo

Did You Know ?

It is illegal to dump debris, vegetation, and other materials into any canal, ditch, or water body in Collier County. Debris dumped into a channel degrades water quality and limits the volume of the waterway. If you see anyone dumping illegal materials into a waterway, call Code Enforcement Division at (239) 252-2440.

If you see a canal, ditch, culvert, or roadside swale that needs to be cleaned call the Road Maintenance Division at (239) 252-8924

If you see a broken silt fence at a construction site, call Engineering Inspections at (239) 252-3726.

Safety Measures Before, During, and After a Flood

To minimize losses due to flooding, consider the following safety precautions:

- **Create family disaster plans** to know where you will go for a few hours when streets become temporarily flooded from intense rainfall or if an evacuation is ordered. For more information visit: www.collier72.org.
- **Learn about evacuation routes and shelters** at www.colliergov.net/shelterinfo.
- **Prepare a hurricane evacuation kit** that includes a three-day supply of open-and-eat food, water, personal hygiene items, prescription medications, a battery-operated radio, first aid kit, flashlights, and extra batteries. Keep important papers, including insurance policies, in a safe place and remember to take them with you. Visit www.collier72.org for more information.
- **Make arrangements for your pets** by contacting your veterinarian or a boarding facility in advance.
- **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.
- **Stay away from downed power lines!** Report downed lines to Florida Power and Light Co.

Building Review and Permitting Services

All development in Collier County's Special Flood Hazard Area is reviewed by the county's Building Review Division for compliance with local, state, and federal floodplain management construction standards to ensure a project does not increase the potential for flooding of other properties.

If your home or business is located within flood zones VE, AE, AH, or A and does not meet the current flood elevation



requirement, the cost to make improvements must be evaluated using the 50 percent rule. The 50 percent rule, as established by the Federal Emergency Management Agency, requires you to bring the structure into compliance with the current construction standards if the cost of the improvement is more than 50 percent of the market value of the building.

If you are planning to build, improve a structure, regrade, fill, dredge, or construct a sea-wall on your property, county staff can help you understand

the floodplain management construction standards and the 50 percent rule. Check with Floodplain Management Section before you submit your development project. County staff can provide:

- A Digital Flood Insurance Rate Map and current flood zone information
- Property protection information
- Site visits to discuss possible flood protection measures
- Review and critique of retrofit plans prior to submittal
- Flood Insurance information

Resources

Collier County Floodplain Management
(239) 252-2942
www.colliergov.net/floodinfo

Collier County Road Maintenance Division
(239) 252-8924

Collier County Manager's Office
(239) 252-8383

Collier County Engineering Inspections
(239) 252-3726

Collier County Code Enforcement Division
(239) 252-2440

Collier County Emergency Management
(239) 252-3600

Florida Power and Light Co.
(239) 262-1322
www.fpl.com

Florida Division of Emergency Management
www.floridadisaster.org

National Flood Insurance Program
www.fema.gov/national-flood-insurance-program