

## 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 change the way you manage your property.

Under the new rules, you may no longer be eligible for important discounts if you lapse in coverage or cancel a flood insurance policy and reinstate it in the future.

The following is a summary of key changes that took effect April 1, 2016. First, if you have a pre-Flood Insurance Rate Map subsidized policy for a non-primary residential property, business property, Severe Repetitive Loss property, or substantially damaged/substantially improved property, your premium rate will increase 25 percent annually until it reaches a full-risk rate. However, the premium rate increase for all other flood insurance policies, such as a primary

residence, is limited to 18 percent annually.

Second, the Reserve Fund Assessment and Federal Policy Fee will also increase and will apply to most policies. It is important to note that late payments may cause a lapse in coverage and the loss of subsidized rates. There will be additional changes in October 2016 that will tighten the rules regarding late payments.

Third, a new NFIP policy for a structure in a Special Flood Hazard Area, including flood zones VE, AE, AH, or A will be a full-risk rate policy. Property owners may be required to obtain an elevation certificate for structures located in a Special Flood Hazard Area.

The 2016 changes are the most recent changes to federal flood insurance policies. In 2012, the Biggert-Waters Flood Insurance Reform Act (BW-12) began raising flood insurance rates to

more accurately reflect flood risk.

In 2014, the Homeowner Flood Insurance Affordability Act implemented moderate changes to BW-12 to address affordability concerns, but most of BW-12 remained unchanged. Then in 2015, flood insurance rates increased for certain pre-Flood Insurance Rate Map primary residences in Special Flood Hazard Areas and a Homeowner Flood Insurance Affordability surcharge was added to all policies. This surcharge is distinct from the Reserve Fund Assessment and Federal Policy fees. The surcharge added \$25 to policies for primary residences and \$250 to policies for non-primary residential, multi-family residential, and non-residential properties.

For more information about federal flood insurance policies, visit [www.fema.gov](http://www.fema.gov) or [www.colliergov.net/floodinsurance](http://www.colliergov.net/floodinsurance).



**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 **FoxNews 92.5 FM**, **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](http://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](http://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](http://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](http://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](mailto:FloodInfoRequest@colliergov.net)

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

## Community Rating System Improved to Class 5

Collier County residents will save more money on their flood insurance policies due to a change in Collier County's Community Rating System (CRS) class.

The CRS, run by the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), incentivizes communities to develop flood protection measures that go beyond the minimum floodplain management requirements. Incentives take the form of flood insurance premium discounts for residents. The amount of discount depends on the community's rating.

Participating communities are rated from 1 to 10, with 1 being the best. The new rating translates to a 25 percent discount on flood insurance premiums for regular policies in the Special Flood Hazard Area and a 10 percent discount for regular policies outside the Special Flood Hazard Area.

Because of the new rating, Collier County policyholders will save an additional \$1.5 million annually, bringing the county's total annual savings to \$7.8 million across more than 70,000 flood insurance policies.

For a community to be eligible for the Community Rating System, it must be in full compliance with the NFIP, and it must recertify its rating each year. The recertification evaluates the county's participation across 19 recognized activities for eliminating exposure to floods, assigning credit points for each activity under the four main categories of Public Information, Mapping and Regulation, Flood Damage Reduction, and Warning and Response. Collier County undertakes activities in each of these four categories, ranging from preparing a Floodplain Management Plan to conducting presentations on federal flood insurance reforms.

### 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) 252-2417.

## 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. Visit [www.collier72.org](http://www.collier72.org) for more information.
- **Learn about evacuation routes and shelters** at [www.colliergov.net/shelterinfo](http://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](http://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](http://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) 252-2417

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](http://www.fpl.com)

Florida Division of Emergency Management  
[www.floridadisaster.org](http://www.floridadisaster.org)

National Flood Insurance Program  
[www.floodsmart.gov](http://www.floodsmart.gov)