

COLLIER COUNTY FLOODPLAIN MANAGEMENT

FREQUENTLY ASKED QUESTIONS

The following information is based on common questions from the public. If you have a specific question or need further information, please contact the Floodplain Management Section.

Floodplain Information

WHAT IS THE FLOODPLAIN?

A floodplain is an area of land that is susceptible to being inundated by floodwaters. The floodplain in Collier County consists of several flood zones which constitute the SFHA and non-SFHA. The flood zones are based on the 100-year flood (1-percent-annual-chance flood). The SFHA is land that would be covered by floodwaters of the 100-year flood and a non-SFHA is any area of land that would be higher than the floodwaters of the 100-year flood. The flood zones are shown on the DFIRM. The DFIRM can be found at www.colliergov.net/floodmaps.

WHAT IS THE BASE FLOOD ELEVATION?

The BFE is the elevation to which the floodwater is expected to rise during the 100-year flood. Base Flood Elevations apply to SFHAs and are shown on the DFIRM.

WHAT ARE THE DIFFERENT FLOOD ZONES?

There are six flood zones in Collier County. The following flood zone definitions were obtained from FEMA.gov. The color block shown beside each flood zone corresponds to flood zone colors on the DFIRM.

Special Flood Hazard Areas

Zone VE is an area subject to inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. Base Flood Elevations derived from detailed hydraulic analyses are shown. Mandatory flood insurance requirements and floodplain management standards apply.

Zone AE is an area subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. Base Flood Elevations are shown. Mandatory flood insurance requirements and floodplain management standards apply.

Zone AH is an area subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Base Flood Elevations derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance requirements and floodplain management standards apply.

Zone A (or unnumbered A) is an area subject to inundation by the 1-percent-annual-chance flood event and generally determined using approximate methodologies. Because detailed hydraulic analyses have not been performed, no BFEs or flood depths are shown. Mandatory flood insurance requirements and floodplain management standards apply.

Non-Special Flood Hazard Areas

Zone X500 (shaded) is a moderate flood hazard area and is an area between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. Mandatory flood insurance is not required.

Zone X (unshaded) is a minimal flood hazard area and is an area outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance (or 500-year) flood. Mandatory flood insurance is not required.

Key Terminology

Federal Emergency Management Agency = FEMA

National Flood Insurance Program = NFIP

Community Rating System = CRS

Special Flood Hazard Area = SFHA

Digital Flood Insurance Rate Map = DFIRM

Base Flood Elevation = BFE

WHAT FLOOD ZONE IS MY HOME IN?

The DFIRM reflects the current flood risks for Collier County. To look up the flood zone of a particular structure, visit the DFIRM to search by street address and utilize the DFIRM Tutorial to help navigate the DFIRM.

MY HOME IS IN THE SPECIAL FLOOD HAZARD AREA BUT MY NEIGHBOR'S IS NOT. WHY IS THIS?

The DFIRM was created by FEMA after analyzing the ground elevations of the county. The flood zones are delineated once FEMA compares the elevation of the ground to the BFE of the surrounding area. Ground that is higher than the BFE is considered a non-SFHA while ground that is below BFE is considered to be in a SFHA. This means that you and your neighbor can very easily be in different flood zones because of differences in the ground elevation.

WHAT IS AN ELEVATION CERTIFICATE?

An elevation certificate is a standardized document created by FEMA that can be completed by a professional surveyor and mapper. It is used to provide the elevation information of a structure as well as other pertinent data to determine the correct flood insurance rate. The elevation certificate can also be used as supporting material for a Letter of Map Change application.

DOES COLLIER COUNTY HAVE A COPY OF MY ELEVATION CERTIFICATE?

If your structure was built in Unincorporated Collier County after Sept. 14, 1979 and the flood zone at the time started with the letter "A" or "V", the county may have a copy of the elevation certificate on file.

We have created an Elevation Certificate Map that contains historic and current elevation certificates. To look for an elevation certificate, visit the Elevation Certificate Map webpage and utilize the Elevation Certificate Map Tutorial. You can also call the Flood Information Hotline at (239) 252-2942.

- If your property is in the City of Naples, contact their Building Department at (239) 213-5039.
- If your property is in the City of Marco Island, contact their Growth Management Department at (239) 389-3926.
- If your property is in Everglades City, contact Everglades City Hall at (239) 695-3781.

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Flood Insurance Information

WHAT IS FLOOD INSURANCE?

Most homeowner insurance policies do not cover losses due to flooding. However, a separate flood insurance policy is available for most enclosed buildings, covering both structures and contents. The contents of rental units are also insurable. You can find out more about obtaining flood insurance, and the limits of its coverage, by contacting any licensed property or casualty insurance agent or broker.

WHAT ARE THE BENEFITS OF PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM?

The NFIP is a federal program enacted in 1968. It is well known for requiring structures with federally backed mortgages to obtain flood insurance when located in the SFHA. However, as a participant of the NFIP, Collier County also receives the following benefits:

- Flood insurance – All buildings in Collier County are eligible for federally backed flood insurance. Structures that have an effective NFIP flood insurance policy at the time of flooding will be covered even if a natural disaster is not declared.
- Federal aid – Collier County may receive relief and aid from FEMA in the event of a natural disaster.
- Federal funding – Collier County residents are eligible to receive general funding from the federal government.

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WHO IS REQUIRED TO PURCHASE FLOOD INSURANCE?

The purchase of flood insurance is mandatory if a structure has a federally backed mortgage and is located in a SFHA (flood zones VE, AE, AH or A). Structures located in a non-SFHA do not have a flood insurance requirement. However, it is important to note that over 25 % of flood insurance claims nationwide come from structures in X and X500 flood zones.

I PAY FLOOD INSURANCE BUT MY NEIGHBOR DOES NOT? WHY IS THIS?

Flood insurance is mandatory for structures with a federally backed mortgage that are located in a SFHA. The following are a few examples of why your neighbor may not have flood insurance:

- Your neighbor's home is not located in the SFHA. That means their home is located in an X or X500 flood zone and flood insurance is not required even if they have mortgage on the home.
- Your neighbor is located in the SFHA but they do not have a mortgage on the property. The mortgage holder requires flood insurance because it wants to protect its investment. If no federally backed mortgage exists, there is no requirement for flood insurance by the federal government.
- Your neighbor has received a Letter of Map Change for their home. See the question below.

IS IT POSSIBLE TO HAVE MY STRUCTURE REMOVED FROM THE SPECIAL FLOOD HAZARD AREA?

FEMA offers a Letter of Map Change (LOMC) process that determines whether a structure can be removed from the SFHA. A structure can be removed if the Lowest Adjacent Grade (LAG) of the structure is higher than the BFE. This process is called a Letter of Map Revision (LOMR-F) or Letter of Map Amendment (LOMA). The application for a LOMR-F or LOMA will require an elevation certificate, which is completed by a professional surveyor and mapper. If the LOMC is approved by FEMA, the structure will be removed from the SFHA and placed into an X or X500 flood zone. Call Floodplain Management at (239)252-2942 or FEMA Map Service Center at (877)336-2627 to find if there is an existing LOMA or LOMR-F on the property.

HOW DOES THE BFE IMPACT MY FLOOD INSURANCE?

The difference between the finished floor elevation of a structure and the BFE impacts the flood insurance premium for structures located in VE and AE flood zones. For example, a structure located in an AE flood zone that is two feet above the BFE will have a lower flood insurance rate than a structure in the same flood zone with a one foot elevation difference.

WHAT IS FEMA'S NEWLY MAPPED PROCEDURE?

The Newly Mapped Procedure is currently available to Collier County property owners who had an existing NFIP flood insurance policy prior to March 31, 2016. The Newly Mapped Procedure is a flood insurance policy type that was created for properties designated outside of the SFHA in the previous flood map, but were mapped into the SFHA in the current flood map. For example, a home is eligible for the Newly Mapped Procedure if the home was located in an X flood zone in the previous flood map and is currently located in an AE flood zone. This type of policy allows the property owner to receive a discounted flood insurance rate without having to purchase an elevation certificate. Based on current NFIP policy, after the introductory year, the rate will begin to increase to a full-risk rate with annual rate increases of no more than 18% each year. The full-risk rate will reflect a standard rate insurance policy for the current flood zone.

WHAT IS THE COMMUNITY RATING SYSTEM (CRS) AND HOW DOES IT BENEFIT ME?

The CRS is a program established by the NFIP, which incentivizes best management practices in the floodplain. In exchange, communities receive discounted flood insurance rates on many policies. Unincorporated Collier County voluntarily participates in the CRS program and has achieved a Class 5 rating, which equates to a 25% discount on regular flood insurance policies. The following is a breakdown of the discounts received for all flood insurance policy types:

- Structures in VE, AE, AH or A flood zones receive a 25% discount.
- Structures located in an X or X500 flood zones receive a 10% discount.
- Newly Mapped Procedure policies are considered "discounted" by NFIP and do not receive an additional discount.

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Building in the Floodplain

WHAT IS SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE?

The Substantial Improvement/Substantial Damage requirement, also known as the 50% Rule, is applicable when a building is in the SFHA and the lowest floor of the building is below the BFE. Improvements or alterations that exceed 50% or more of the building value before the improvements are made are required to meet current construction standards for building in a SFHA. For further information, please contact the Collier County Building Review Division at (239) 252-4282.

HOW LONG DO I NEED TO WAIT BETWEEN PERMITS WHEN DEALING WITH THE 50% RULE?

Collier County has no waiting period once an existing building permit has been finalized through the Certificate of Occupancy process. An improvement or damage repair project must include all planned work within the scope of the permit.

Flooding Information

WILL MY PROPERTY FLOOD DURING A HURRICANE?

Hurricanes can bring tremendous amounts of rain and dangerous storm surge flooding from the Gulf of Mexico. While many factors about a particular hurricane (size, forward speed, point of landfall) will change the storm's effects, it is wise to prepare for possible flooding. Listen to the emergency broadcasts from local radio and television stations broadcasting for the Emergency Management Department's Early Warning System and take all necessary precautions to save your life. Hurricanes are not the only contributors to flooding; heavy rains can also produce flooding.

The following are important points to remember when driving in flood conditions:

- Do not drive through flooded roadways if you cannot clearly see the pavement and edge of pavement markings.
- Six inches of water will reach the bottom of most passenger cars causing loss of control, possible stalling, and engine damage.
- One foot of water will float many vehicles.
- Two feet of rushing water can carry away many vehicles, including sport utility vehicles (SUVs) and pick-ups.
- Remember: **TURN AROUND, DON'T DROWN!**

WHAT CAN BE DONE ABOUT FLOODING PROBLEMS?

Maintenance of drainage systems is important because debris can obstruct the flow of water which causes street and yard flooding. It is illegal to dump unauthorized chemical, sediment or waste materials into storm sewer systems, canals, streams or bays in Collier County. Please note the following entities are responsible for the conveyance systems below:

- The South Florida Water Management District maintains the primary canal system.
- Collier County Road Maintenance Department maintains the secondary canal system and public road drainage systems.
- Within most developments, the homeowner association or similar entity is responsible for the maintenance of lakes, swales, and other drainage facilities outside of the roadway right-of-way.
- Within gated communities the homeowner association or similar entity is responsible for all drainage facility maintenance.

Call Collier County Road Maintenance Division at (239) 252-8924 for drainage system maintenance inquires.