

WE'RE ON THE WEB!
WWW.COLLIERG.OV.NET

Collier County Community Development & Environmental Services Division

Lisa Koehler, Public Information Coordinator
Email: LisaKoehler@colliergov.net

2800 North Horseshoe Drive
Naples, FL 34104

Phone: (239) 403-2327
Fax: (239) 403-2395

The purpose of this newsletter is to inform members of the community about flood protection, the Community Rating System, property protection and safety measures in the event of a flood. Most residents of Collier County are aware that they are vulnerable to hurricanes and tropical storms. However, many residents don't realize that most of the coastal portion of the County is located in the floodplain which can also be referred to as a Special Flood Hazard Area. 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 hazard before you buy.*



LISTEN

to the
Flood Warning System

Warnings from the National Weather Service, the National Hurricane Center, and Collier County Emergency Management 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**.

The Flood Insurance Rate Maps are Changing

Flood maps are prepared for each flood-prone community through the National Flood Insurance Program which is administered by FEMA. Since early 1999 Collier County and the City of Naples have had many discussions with FEMA regarding the proposed updated flood maps for our area.

The County and City are now in the process of preparing and 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. By December 1, 2004 the information will be submitted to FEMA in anticipation that the new Flood h-

insurance Rate Maps will be published and effective in July 2005.

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.**

The County's map submittal information will be available for review in late December 2004. For more information contact Lisa Koehler at 403-2327.

Safety Measures Before, During, and After a Flood

Safety precautions that can minimize the potential losses in such events include:

- **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.
- **Make arrangements 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.
- **Stay away from downed power lines.** Report downed lines to FPL at 262-1322.

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.

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 recertify 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.

Collier County is rated as a Class 7 which provides for a 15% discount, while the City of Naples is rated as a Class 6 which provides for a 20% discount for properties in the Special Flood Hazard Area.

What About Flood Insurance

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:

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

The 50% Rule for Properties within the SFHA

If your home or business is located within a Special Flood Hazard Area (SFHA) as determined by the Flood Insurance Rate Maps, and it is not built in compliance with the current flood elevations, the cost to repair damage or make desired improvements to your property may have an unexpected impact on the project.

If the cost of improvements or the cost to repair the damage exceeds 50 percent of the market value of the

building, these would be considered as substantial improvements or substantial damage, and the building must be brought up to current floodplain management standards. That means an existing building must meet the floodplain requirements for new construction.

In determining the 50% value, Collier County considers the cumulative cost of all improvements and repairs to damage to the building that

have been permitted for 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 Collier County official is Mr. Jim Turner at (239) 403-2326.

Building Review and Permitting Services

All development in Collier County, including within the floodplain, 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 Collier County Community Development and Environmental Services Division (403-2400) before you build or improve a structure,

excavate, alter, regrade or fill your property, dredge any waterway or construct a dock or seawall.

Collier County has qualified personnel available to provide flood protection information and assistance and other services including:

- ◆ Providing flood insurance rate map information;
- ◆ Information about flood insurance purchase requirements;

- ◆ Providing names of consultants and contractors knowledgeable in retrofitting techniques;
- ◆ Visiting a site and discussing possible flood protection measures; and
- ◆ Reviewing and critiquing retrofitting plans prior to submittal to Community Development.

DID YOU KNOW?

It is illegal to deposit refuse, by-products, or decaying vegetable matter into any canals, waterways or ditches in Collier County. If you see anyone depositing refuse into any of the canals, drains, or ditches in the County, please call Code Enforcement at (239) 403-2440 weekdays or (239) 877-8133 weekends.

If you see a canal, ditch, culvert, or roadside swale that needs to be cleaned, please call the Road Maintenance Department at either (239) 774-8924 or (239) 774-8925 only on Monday through Thursday.