

Collier County Flood Protection News

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.*

New Flood Insurance Rate Maps are Now Effective



New Flood Insurance Rate Maps (FIRMs) became effective for building permit compliance on November 1, 2005, and became effective for mandatory flood insurance determinations on November 17, 2005.

Information from these new flood maps can be viewed on the County's web page at

www.colliergov.net. Look for the link to "View New FEMA Maps" and simply type in the address for the new flood zone information.

Now is the time for you and your insurance agent to determine if your house or business is located in a Special Flood Hazard Area and make certain you have flood insurance at the best possible rate before. **This includes having an elevation certificate based on the North American Vertical Datum 1988.**

Special Flood Hazard Areas are those flood zones beginning with the letters "V" or "A". On the new FIRMs the locations and elevations of the "VE", "AE", and "A" flood zones have changed from the old maps.

Additionally, flood zone elevation information has changed. The old flood zones were based upon the National Geodetic Vertical Datum (NGVD) of 1929. The new flood zones are based upon the North American Vertical Datum (NAVD) of

1988. The official FIRMs published by Federal Emergency Management Agency show both datum. For reference purposes, add 1.3' to an NAVD elevation to calculate the equivalent NGVD elevation. For example, a new flood zone identified as AE (Elev. 10) requires that the building be protected against flooding up to elevation 10' NAVD, which would be 11.3' NGVD.

For more information contact Lisa Koehler at 403-2327.

County, City of Naples, SFWMD and FEMA to Sign Agreement

The County and City continue to work to prepare and submit 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 Special Flood Hazard Areas (SFHA) for coastal and inland flooding.

Staff from the County, City of Naples, South Florida Water Management District and the Federal Emergency Management Agency developed a Cooperative Technical Partners Partnership Agreement (CTP) along with a Mapping Activity Statement (MAS). These documents identify the work efforts

that each agency will contribute toward the successful development of the next set of new flood maps. The Board of County Commissioners and City Council have already approved and signed the documents and forwarded them to the South Florida Water Management District for signature.

Once all parties have signed the CTP and MAS, FEMA will return an original to each signatory. The CTP and MAS assign responsibility and timelines to the various tasks required to produce Flood Insurance Rate Maps and the accompanying Flood Insurance Study.

Do I Have to Purchase Flood Insurance Now?

With the implementation of the new Flood Insurance Rate Maps (FIRMs) by the Federal Emergency Management Agency (FEMA) some of the flood zone locations were changed. This means that your property may now be in a flood zone starting with the letters “V” or “A” that requires the owner to purchase flood insurance. To determine if your property is in any “V”

or “A” zone, look on the County’s web page at www.colliergov.net or call Mr. Jim Turner, FEMA Coordinator at (239) 403-2326.

If you own your property free and clear of any federally backed mortgage and it has not received any federal funding for improvements in the past, it is not mandatory that you purchase flood insurance. Recommended, perhaps,

but not mandatory.

If your property is now located in a “D” or “X” flood zone, it is not mandatory by FEMA that you purchase flood insurance, but your mortgage lender may still require it.

If your property was previously in a “V” or “A” flood zone and you applied for and received an approved Letter of Map Change

(LOMC), please contact Mr. Jim Turner to verify whether that LOMC is still valid. Many were invalidated with publication of the new maps.

If your property is located in a “V” or “A” flood zone, you have a federally-backed mortgage or any federal funding associated with the building, and you do not have a valid LOMC, it is mandatory that you purchase flood insurance.

Flood Insurance for Condominiums

Boards of Directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for either the insurable value or replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas. Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

There are five (5) methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type.

A. Residential Condominium: Association Coverage on Building and Contents

A condominium association may purchase insurance coverage on a residential building and its contents under the Residential Condominium Building Association Policy (RCBAP).

B. Residential Condominium: Unit Owner’s Coverage on Building and Contents

A condominium unit in a townhouse, rowhouse, high-rise or low-rise building is considered to be a single family residence. An individual dwelling unit in a condominium building may be insured in any one of three ways:

- An individual unit and its contents may be separately insured in the name of the unit owner, at the limits of insurance for a single family dwelling.

- An individual unit may be separately insured if purchased by the association in the name of the “owner of record unit number and name of the Association as their interests may appear,” up to the limits of insurance for a single family dwelling.
- An individual unit owned by the association may be separately insured if purchased by the condominium association. The single family limits of insurance apply.

Coverage under a unit owner’s policy applies first to the individually owned building elements and improvements to the unit, and then to the damage of the building’s common elements that are the unit owner’s responsibility.

C. Other Residential Condominium: Condominium Association Policy, Association Coverage on Building and Contents

The Condominium Associa-

tion Program (CAP) is available to insure condominium buildings not eligible for the RCBAP.

D. Nonresidential (Commercial) Condominium: Building and Contents

Nonresidential (commercial) condominium buildings and their commonly owned contents may be insured in the name of the Association

E. Nonresidential (Commercial) Condominium: Unit Owner’s Coverage (Contents)

The owner of a nonresidential condominium unit may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner. In the event of a loss, up to 10 percent of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10 percent is not an additional amount of insurance.