

# FLOODPLAIN 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.

Growth Management Community Development Department, 2800 N. Horseshoe Drive, Naples, FL 34104

The Flood Info Hotline (239) 252-2942

Email: [FloodInfoRequest@collier.gov](mailto:FloodInfoRequest@collier.gov)

Website: [www.collier.gov/floodinfo](http://www.collier.gov/floodinfo)

## National Flood Insurance Program (NFIP)

Most homeowner insurance policies do not cover damage caused by flooding. The National Flood Insurance Program (NFIP) was created to enable property owners in participating communities, including Collier County, to purchase flood insurance protection. Properties that have been officially identified as being in a high risk Special Flood Hazard Area and that have a federally-backed mortgage are required to participate in the National Flood Insurance Program. However the program is available to all property owners, including owners of properties that have been affected by



a flood event and properties located outside of the high risk Special Flood Hazard Areas. Flood insurance policies that have been purchased as a bank or lender requirement in order to obtain a mortgage or home improvement loan, may cover the structure but may not cover the contents of the structure. Property owners should review and discuss their policy with their insurance carrier to ensure that the property is adequately covered. Additional information is available by contacting the Federal Emergency Management Agency (FEMA), as follows:

- Visit the FEMA National Flood Insurance Program website at [fema.gov/flood-insurance](http://fema.gov/flood-insurance)
- Call FEMA at 1-877-FEMA MAP (1-877-336-2627)

## Flood Insurance & Community Rating System

Collier County participates in the National Flood Insurance Program (NFIP) Community Rating System (CRS) sponsored by FEMA. This is a voluntary program that recognizes and encourages community floodplain management activities that exceed the minimum standards established for the National Flood Insurance Program. The CRS program promotes the following three goals:

1. Reduce and avoid flood damage to insurable property
2. Strengthen and support the insurance aspects of the NFIP
3. Foster comprehensive floodplain management

Participation in the CRS is a service for the county property owners that provides an opportunity to purchase flood insurance at discounted rates.

Collier County has participated in the program since October 1992 and maintains a Class 5 CRS rating. With this rating, eligible NFIP policies receive a 25% discount to the flood insurance premium.



Flood related repairs can be expensive. One inch of water in a residential or commercial structure may cause significant damage. Because of this, property owners and residents are strongly encouraged to contact their insurance agent to determine the extent of their policy coverage. It is important to note that after applying for flood insurance, there is typically a 30-day waiting period before coverage begins.

## Know Your Flood Hazard

Large portions of Collier County are in a high-risk flood zone. Obtaining an elevation certificate can help determine your flood risk. Contact the Flood Info Hotline at (239) 252-2942 to discover if the county has an elevation certificate on file for your structure. Floodplain Management staff can also provide a flood determination for your property.



## Insure Your Property for Your Flood Hazard

Property owners in low-risk flood zones can obtain flood insurance. Ask your insurance agent about flood insurance and remember, your homeowner's insurance does not cover flood damage. Those who rent may purchase a "contents only" policy.

### Resources

Collier County Floodplain Management (239) 252-2942  
[www.collier.gov/floodinfo](http://www.collier.gov/floodinfo)

Collier County Road, Bridge & Storm water  
Maintenance  
(239) 252-8924

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.fema.gov/flood-insurance](http://www.fema.gov/flood-insurance)

## Build Responsibly

Apply for a building permit from the [Collier County Growth Management Community Development Department](#).

Even accessory buildings such as sheds require permits.



## Protect Yourself from Flood Hazards

Be prepared before, during, and after a flood by taking the following measures:

- Create a family disaster plan
- Prepare a hurricane evacuation kit
- Avoid walking through flood waters
- Do not drive through a flooded area
- Stay away from downed power lines

<https://www.ready.gov/plan>

## Protect Your Property

Elevate machinery such as air conditioners and generators above the Base Flood Elevation (BFE). Collier County requires that new machinery be elevated to (BFE) + 1'. Commercial properties can be dry flood-proofed to protect the structure from flood damage. Remove debris from storm drains, culverts, and flow paths during the spring months to prepare for the rainy season.

## Protect Natural Floodplain Functions

Sand dunes and wetlands play an important role protecting development against flood damage. Don't misuse or develop these areas. Keep our waterways clean by reducing your use of fertilizers and report dumping into waterways to [Collier County Pollution Control](#) 239-252-2502.



## Stay Informed

During a severe weather event, 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: Headquarters, Naples Regional, South Regional, and Marco Island. Ask the librarian for flood information. [www.collierlibrary.org/locations/](http://www.collierlibrary.org/locations/)



Collier County offers a free emergency notification service to residents for weather and safety threats. This locally managed system, simply known as AlertCollier, offers Collier County residents the ability to receive fully customizable alerts. You can add up to five addresses (home, work, etc.) to be monitored and decide how you want to be alerted. Know about flood, tornado, and hurricane threats by text or with a phone call. Learn about safety concerns directly from Collier County officials before it becomes too late. Visit [AlertCollier.com](http://AlertCollier.com) to sign up today or use the QR Code!



## Reference Information on the Collier County Website

**The Flood Map.** The county's floodplain, which includes flood zone VE, AE, Z, X500, and X were mapped by FEMA and illustrated on a Digital Flood Insurance Rate Map (DFIRM). The county's DFIRM became effective on 02/08/2024. A simplified version of the DFIRM is available at [www.collier.gov/floodmap](http://www.collier.gov/floodmap). You can use the map to determine the approximate flood zone for your given address.



**Flood Insurance and Safety Information.** Visit [www.collier.gov/floodinfo](http://www.collier.gov/floodinfo) to find up-to-date information about insurance and flood preparedness.

**Elevation Certificate.** An elevation certificate is an official record that identifies the elevations of a structure and demonstrates compliance with National Flood Insurance Requirements and Collier County's Floodplain Management Ordinance. You may need to obtain an elevation certificate or update your flood insurance policy when completing renovations to a structure. To find out if the county has elevation certificate information for your structure on file, visit [www.collier.gov/floodmap](http://www.collier.gov/floodmap).

**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.collier.gov/lomc](http://www.collier.gov/lomc) for information about changing its flood zone.

## Building Review & Permitting Services

All development in Collier County's Special Flood Hazard Area is reviewed by the county's Building Plan 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 zone VE, AE, AH or A and does not meet the current flood elevation requirement the cost to make improvements must be elevated using the 50 percent rule. The 50 percent rule, as established by FEMA, requires a structure to be brought into compliance with the current elevation requirements if the cost of the improvement or repair of the damage equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement.

If you are planning to build, improve or repair a structure, regrade, fill, dredge or construct a seawall on your property, county staff can help you understand the floodplain management construction standards and the 50 percent rule. Check with the Floodplain Management Section before submitting a development permit.

### County staff can provide:

- Flood zone and base flood information
- Property Protection Information
- Site visits to discuss possible flood protection measures
- Flood Insurance information
- Assistance with their 50 percent paperwork