

CONSIDER PERMANENT PROTECTION MEASURES



Elevate your home or place of business above flood levels



Place your mechanical equipment above flood levels



Install flood openings to equalize the pressure of flood waters



Remove furniture and valuables from lower enclosures

For more information on ways to protect property, get a copy of the current FEMA P-312, Homeowner's Guide to Retrofitting from your local Floodplain Official.

CHECK WITH THE FLOODPLAIN OFFICIAL BEFORE PLANNING A PROJECT

All development in special flood hazard areas requires a permit. Be sure to check with your local Floodplain Official before planning any building projects.



LOCAL FLOODPLAIN OFFICIALS

Monroe County

(Unincorporated areas)

E-mail: Flood@monroecounty-fl.gov

Web Site: www.MonroeCounty-fl.gov

Tel: 305-295-5195

Marathon Government Center

2798 Overseas Highway

Murray Nelson Government Center

Key Largo

102050 Overseas Highway

City of Marathon

E-mail: planning@ci.marathon.fl.us

Web Site: www.ci.marathon.fl.us

9805 Overseas Highway

Tel: 305-743-0033

City of Key Colony Beach

600 Ocean Drive

www.keycolonybeach.net

Tel: 305-289-1212 ext. 3

City of Key West Building Department

E-mail: Flood@CityofKeyWest-FL.Gov

Web Site: www.CityofKeyWest-FL.Gov/flood

1300 White Street

Tel: 305-809-3810

Islamorada, Village of Islands

E-mail: Flood@islamorada.fl.us

Web Site: www.islamorada.fl.us

86800 Overseas Highway

Tel: 305-664-6400



Your community is a participant in the National Flood Insurance Program (NFIP) and in the NFIP Community Rating System (CRS). A community's participation in the CRS program qualifies most property owners for reduced flood insurance premiums. Included in the requirements for community participation in the CRS program is the direct mail-out to all owners and/or residents of structures in the areas that have experienced flooding at least 2 times in any 10-year period.

You are receiving this brochure because your property is in an area that has flooded multiple times. Measures listed in this brochure are suggested in order for you to prepare for, and mitigate, the impacts of flooding on your property.



PREPARE FOR FLOODING

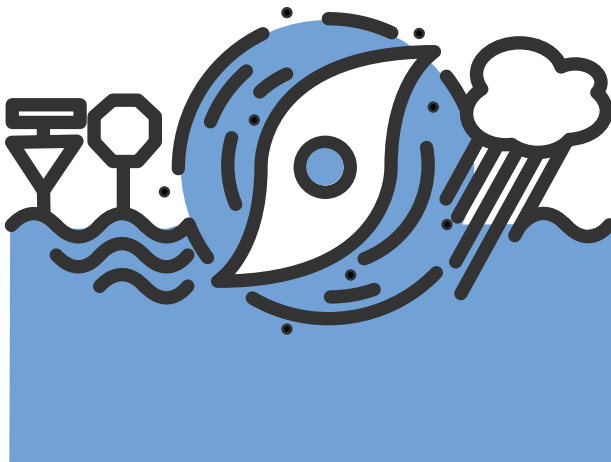
- Know how to shut off the electricity and gas to your house prior to a flood.
- Make a list of emergency numbers and identify a safe place to go in the event of a flood.
- Make a household inventory list (videos, pictures), especially of the most flood-prone level of your house.
- Visit www.monroecountyem.com/evacuation to determine your evacuation zone.

- Go to www.redcross.org. Create and practice an emergency plan so your family will know what to do in a crisis.



PEACE OF MIND

Hire only licensed and insured contractors.



WHY SHOULD I GET A FLOOD INSURANCE POLICY?

- Homeowner's insurance policies do not cover damage from floods. However, thanks to your community's participation in the National Flood Insurance Program you may purchase a separate flood insurance policy backed by the Federal government. These policies are available to everyone, including coverage for properties that have been flooded in the past.
- Be sure your flood insurance policy includes coverage for the contents of your structure. If you purchased flood insurance because it was required by your lender to obtain a mortgage or home improvement loan, check your policy to be sure you also purchased flood insurance to cover contents. A flood event can cause more damage to the furniture and contents than to the structure.
- Flood insurance will help pay for repairs after a flood and, in some cases, will help pay the costs of elevating a substantially damaged building. Don't wait for the next flood to buy insurance protection. In most cases, a 30-day waiting period is required before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information regarding rates and coverage.

FLOOD MITIGATION GRANTS

Currently, FEMA administers a Flood Mitigation Assistance (FMA) Program that may help with the cost of elevating certain structures that have been flooded several times. If you have filed flood insurance claims on your structure two or more times that were valued at \$1000 or more, in any 10-year period, you may qualify for a grant under the FMA Program. Call your local floodplain official or visit FEMA's Website at www.fema.gov/hazard-mitigation-assistance.

KEEP OUR NATURAL AREAS UNDISTURBED!

Natural areas in all of Monroe County contribute to the retention of flood waters, improve water quality and offer refuge for endangered species. Please help these areas remain natural and beautiful by reporting any illegal dumping or clearing.

Call the City of Key West:

Code Enforcement at 305-809-3740
(after business hours 305-809-1000)

Complete A Code Compliance Form:

Unincorporated Monroe County

www.monroecounty-fl.gov/forms.aspx?fid=74

City of Marathon

www.ci.marathon.fl.us/forms/code-complaint/



Islamorada, Village of Islands

www.Islamorada.fl.us/

City of Key Colony Beach

www.keycolonybeach.net

STAY ALERT

Register for alerts at www.monroecountyem.com and always be up to date and prepared. Also follow the National Weather Service on Facebook  and Twitter 

www.weather.gov/key/

