

FEMA Flood Insurance Info

Revised FEMA Flood Insurance Rate Map (FIRM)

It has been observed that a considerable number of homes in Naples Reserve are *not* affected by the new Flood Insurance Rate Map ([FIRM](#)) that was updated on February 8, 2024.

Although the top-level flood map offers a general idea of the flood zone areas, it does not provide specific information for each property. Therefore, it's essential for each homeowner to determine their property's elevation rating to ensure its safety. The following summary information may help you determine your property's rating but for more comprehensive information, visit [FEMA.GOV](#).

During the development of Naples Reserve, many builders used fill material to raise the elevation of the structures. As a result, if a property or structure has been elevated by earthen fill and would not be inundated by the base flood, FEMA issues a letter removing it from the Special Flood Hazard Area ([SFHA](#)). The new owner is given a Letter of Map Revision-Based on Fill ([LOMR-F](#)) for their property at closing.

On February 08, 2024, FEMA issued revised panels for the area that includes Naples Reserve. Our Flood Insurance Rate Map (FIRM), which was previously designated as Zone X, was revised to Zone AE.

- Zone X: Non-Special Flood Hazard Areas. Properties in Zone X generally do not require flood insurance by lenders and insurers.
- Zone AE: Special Flood Hazard Areas. Properties in Zone AE generally require flood insurance by lenders and insurers.

GOOD NEWS!

On February 9, 2024, the Federal Emergency Management Agency (FEMA) "RE-VALIDATED" previously issued Letters of Map Revision-Based on Fill (LOMR-F), retaining the Flood Hazard Area Zone "X". Most of the homes in Naples Reserve, including the Island Club structures, will *NOT* be affected by this revised Flood Insurance Rate Map (FIRM) and are NOT required to have flood insurance. However, property owners should still determine their risk and decide if they need flood insurance.

Here are some steps to identify your property:

1. Go to <https://msc.fema.gov/portal/home> and search for your address. You'll see a top-level map and additional documents under "Changes to this FIRM." These documents may indicate if your address has been re-validated. See [Letter of Map Amendment \(LOMA\) Revalidation Statuses](#) for instructions on interpreting the maps.

2. Review the 9 documents in the table below to see if you have a LOMR-F for your property.
3. Read "The letter for Unincorporated Naples" [18-04-0009V-120067.pdf](#) to determine if your LOMR-F has been re-validated. Pages 253, 279, 300, 301, 307, and 309 contain information for properties in Naples Reserve.
4. Contact FEMA directly through their [website](#) to request more information.
5. If you don't have a LOMR-F, you can submit an application to FEMA for a formal determination of your property's location and elevation. This is called a Letter of Map Change ([LOMC](#)), and you can find more details on the [FEMA.gov website](#).

Letters of Map Revision-based on Fill (LOMR-Fs)

LOMR-F Description	Case Number
Canoe Landing & Halfmoon Point PHASE III, Lots 1-129, Block 7; & Lots 1-64, Block 8	19-04-0335A-120067
CORAL HARBOR, PHASE I, LOTS 1-28; CORAL HARBOR PHASE II, LOTS 1-150 -- EDGEWATER CIRCLE	17-04-4110A-120067
CRANE POINT & BIMINI ISLE, BLOCK 11, LOTS 1-35 -- GALLEY COURT	19-04-5934A-120067
Egret Landing NAPLES RESERVE, PHASE II, BLOCK 3B, LOTS 2 & 3 -- 14550 & 14554 TROPICAL DRIVE	19-04-5764A-120067
Island Club	19-04-3799A-120067
PARROT CAY (VARIOUS LOTS)	16-04-2490A-120067
Savannah Lakes, Mallard Point, Sparrow Cay, Egret Landing	16-04-2879A-120067
Savannah Lakes (Block 2C, Lots 1 & 2 -- 14804 & 14808 WINDWARD LANE	18-04-6597A-120067
SUTTON CAY, LOTS 1-101 -- KELSON CIRCLE	19-04-3863A-120067

FLOOD vs HOMEOWNERS INSURANCE

A flood insurance policy is different from basic hazard insurance coverage, which is usually included in a homeowner's insurance policy. While standard homeowners insurance covers interior water damage caused by storms or burst pipes, it typically doesn't cover the destruction or damage caused by floodwaters.

Flood insurance works similarly to other insurance products. The property owner, also known as the insured, pays an annual premium based on the property's flood risk and the deductible they choose. However, before purchasing flood insurance, it's vital to do your research. Insurers and lenders usually don't go beyond the top-level FEMA Flood Insurance Rate Map for a specific address. They may try to sell you a policy for a higher-rated zone, which can be expensive.

If you decide to buy flood insurance, even if you're not in a mandatory flood zone, there are several advantages to having coverage.

- First, the rate is much lower than mandatory flood coverage.
- Second, the rate of the policy is locked in, with limited ability for it to be increased, even if your home is re-zoned in the future.
- Third, you can resell or transfer a FEMA-backed policy if/when you sell your property, and the buyer will be granted the same rate lock and conditions.

***Note:** This is only a summary. For actual details, visit [FEMA.gov](https://www.fema.gov).*