



FLOODPLAIN MANAGEMENT INFORMATION

Monroe County encourages inquiries from lenders, real estate representatives, insurance agents and property owners to request flood information before transacting the buying or selling of land in the county.

All of Monroe County is identified as a coastal floodplain and may be subject to flooding. Monroe County enforces a Floodplain Management Ordinance. Structures built after December 31, 1974 must have the lowest floor elevated to or above the base flood elevation. The owner or purchaser of a structure with *habitable space* below the base flood elevation may be faced with significant unforeseen expenses.

Legally permitted enclosures below the base flood elevation are for *limited storage* and parking only! *Limited storage* means storage of lawn mowers, rakes, wheelbarrows and similar equipment that are normally stored outside. Limited storage does not apply to household furnishings, workbenches, freezers, refrigerators or other items subject to damage if exposed to salt water. If you are purchasing a home with a finished enclosure below the base flood elevation *it MAY not be permitted construction and MAY be subject to enforcement proceedings.*

Monroe County is participating with the National Flood Insurance Program in a Flood Inspection Procedure. The process began in March of 2002. It is expected to span a six year period. All structures that have opaque wall enclosures below base flood elevation and are insured under the National Flood Insurance Program are subject to this inspection process. The inspections began with the most current enclosures and will work back to the effective date of Monroe County's participation in the National Flood Insurance Program which was January 1, 1975.

You are urged to contact the Monroe County office of floodplain management at (305) 289-2518, at the Monroe County Growth Management Division for the latest information regarding the insurance inspection program, flood elevations, restrictions on development and the permitting requirements for construction below base flood elevation.