

# Welcome

Town of Fort Myers Beach  
Community Development  
**Permit Applicant**

Please take this opportunity to learn about the flood zone regulations and flood insurance issues that may impact the permitting of a project and flood insurance rates.

## Don't block natural flowways/floodways



- Florida state law and Lee County ordinances prohibit private property owners from filling, diverting or otherwise blocking natural flowways including rivers, creeks, ditches and swales. This includes allowing vegetation to obstruct water conveyances. Your property must be maintained to allow surface water to drain safely.
- Building and remodeling projects may not block natural flowways. You are encouraged to obtain a permit before attempting any landscaping, remodeling, or building project that will alter natural flowways.
- Within the Special Flood Hazard Area, FEMA has designated Regulatory Floodways along some rivers, creeks or other water channels. FEMA regulates filling and construction in floodways to allow flood waters to be discharged without raising surface water levels beyond a designated height. Inclusion in a regulatory floodway does not specifically impact flood insurance rates, but it does affect construction regulation. Permit applications in the floodway may require a No-Rise Certification.

## Know the safety and insurance benefits of exceeding minimum standards



- Most construction projects in the Special Flood Hazard Area – that includes flood zones A, AE, or VE – have a **minimum** base flood elevation requirement for the first livable floor of the project. Building higher than those minimums may further reduce your risk of flooding, may lower your flood insurance rates, and may keep your property in compliance with future FEMA flood map revisions. Your contractor and your insurance agent can advise you specifically on these advantages and the related construction costs.
- If your construction project is not in the Special Flood Hazard Area that applies to the X Zone – there is no required base flood elevation, however, Lee County requires your livable floor to be 1 foot above the crown of the road. Again, building higher than this minimum may further reduce your risk of flooding and may keep your property in compliance with future FEMA flood map revisions.
- Your permit representative can provide additional flood-related information about your property, including how spot grade elevations compare to the base flood elevation and whether there are local hydrology features that you should consider.
- If you currently have flooding issues on your property, staff can advise you on possible improvements. This may include a site visit.

## Learn your flood hazard, flood zone and map information



- Take this opportunity to ask for a FIRM letter that outline all Flood Insurance Rate Map details, including flood zone, base flood elevation and other details required to obtain flood insurance.
- At any time, you can access flood map information about any property in Lee County by going to <http://leegis.leegov.com/floodzone>, emailing [FIRM@fmbgov.com](mailto:FIRM@fmbgov.com), calling 239-765-0202, or visiting the Town Hall at 2525 Estero Boulevard Fort Myers Beach, FL. 33931

## Choose your flood warning systems



- Lee County Emergency Operations Center is the County's warning point for floods and other weather-related hazards.
- We encourage you to select a free method to receive personal notification of an imminent threat through the CodeRED system.
- Visit [www.LeeEOC.com](http://www.LeeEOC.com) or call 239-533-0622 to sign up.

## Get a print or online copy of the Lee County All Hazards Guide



This guide is loaded with helpful information about flood warning and response as well as property protection advice.

- Print versions are available at the Lee County Emergency Operations Center, 2675 Ortiz Avenue, Fort Myers, as well as at convenient locations county-wide.
- Access the online version at: <http://www.fortmyersbeachfl.gov/DocumentCenter/View/11921>



For general inquiries about the  
Town of Fort Myers Beach and its  
underlying Departments, please  
call the Town Hall at  
239-765-0202