



ESTERO ISLAND FLOOD FACTS

Important information for residents and property owners regarding the risk of floods in the Town of Fort Myers Beach, Florida

ESTERO ISLAND'S FLOOD THREAT

Due to Estero Island's low land elevations and proximity to the Gulf of Mexico, the entire island is considered a Special Flood Hazard Area by the Federal Emergency Management Agency (FEMA). Therefore, all properties on Estero Island are in a floodplain and are at risk of flooding. Flooding on Estero Island is caused by heavy rainfall that occurs in short periods of time and by tidal surges that accompany coastal storms, tropical storms and hurricanes. Hurricane tidal surges are the greatest threat, causing flooding up to 24 hours before the "eye" of the storm reaches the coast.

For many years, Estero Island was very fortunate in avoiding damage from hurricanes and tropical storms. That changed with Tropical Storm Gabrielle in 2001. The storm surge from that relatively minor storm, estimated at 3 to 6 feet, resulted in major damage to a large number of properties on the island. The hurricanes experienced in 2004 and 2005 were more damaging still. The storm surge from Hurricane Charley was 6 to 8 feet, and resulted in major damage to a large number of properties in the town. Many homes and businesses were flooded by the rapidly rising sea water associated with this event. In 2012, Tropical Storms Debby and Isaac brought wind, rain and high surf to our area, reminding us that high water events don't only take place during hurricanes. We hope this recap provides valuable lessons to our residents relating to the size and scope of threat that storm surge represents.

GENERAL FLOOD INFORMATION

The **Base Flood** is commonly known as the **100-year flood** but is more accurately described as the **1% annual-chance flood**. **Base Flood Elevation** is the height at which the floodwaters would rise during the Base Flood event. Flood Insurance Studies are done periodically to determine the Base Flood Elevation for all areas of Fort Myers Beach.

FLOOD SAFETY MEASURES

Town residents can protect themselves from the flood hazard on this vulnerable barrier island by taking measures to ensure the safety of life and property before, during, and after a flood occurs. Safety precautions that can minimize the potential losses in such events include:

Before the Storm.

Know the Town's flood warning procedures, many of which are outlined in this document. Plan your evacuation in advance – know when, where, and how you are going to evacuate prior to a storm. Lee County has posted primary evacuation routes with blue and white signs. Evacuation time for the Town can be as long as 18 hours. The time needed to evacuate may be longer because some evacuation routes are prone to flooding early in a storm.

Your evacuation plan should provide for your pets, personal hurricane supplies (food, medicine, etc.) and insurance considerations. If you evacuate, take proper identification and important personal papers and documents with you. If you live in an area that is particularly vulnerable to flooding, you may want to keep plywood, plastic sheeting, lumber, and other materials in stock to help prepare your property for the storm and to aid in emergency repairs afterwards.

Permanent property protection measures such as structural elevation are non-emergency improvements designed to minimize potential flood damage. Since every structure in the Town is unique in its permanent property protection needs, individuals should call Town Hall (239)765-0202 for assistance. FEMA also has grants available to help a homeowner elevate a structure that has had documented flood damage in the past 10 years. The Flood Mitigation Assistance is a competitive grant process that will pay up to 75% of eligible elevation-related costs.

Preparation for Evacuation.

Keep a battery-powered radio tuned in to local stations, and if an evacuation order is given, comply with it. If the evacuation order turns out to be unnecessary, leaving the island is better than risking the potential loss of life by staying. If you are physically impaired or require special assistance to evacuate, contact EMS or Town Hall prior to the start of Hurricane season. Don't wait for a storm to strike. Call as soon as possible so that plans can be made to assist you.

When preparing your home before evacuation, it is advised to turn off all the electricity, except power to your refrigerator. Turn off the water supply to your home to prevent contaminated water from backing up into your home. Board up your windows or install storm shutters to protect them from flying debris. Move as many valuables as possible to upper floors or higher elevations. Elevate furniture and any other items you can to improve chances they will stay dry in a flood. Avoid driving through flood-prone areas while evacuating. Do not drive through standing or running water (even if you think you know how deep it could be), and avoid unstable or low-lying areas if possible. If you stay in your home, use common sense. Avoid downed power lines, do not use open flames or generators in enclosed spaces, and consume only safe and sealed foods and liquids.

Hurricane Re-entry Passes:

The re-entry passes changed in 2012. Contact Town Hall for more information, or email pass@fortmyersbeachfl.gov

After the Storm.

The Town will be working as quickly as possible after the storm to insure a safe and speedy return to the Island. In conjunction with the Lee County Sheriff's Office, the Town has developed a plan for the safe return to the Island. Often times more people are injured after a storm due to unsafe buildings, downed power lines, contaminated water, and other unsafe conditions than are injured in the storm itself. The Town has made arrangements for damage assessment teams to inspect the island after an event. These teams will be responsible for determining if and when it will be safe to return to homes and businesses. Even so, carefully check for

structural damage before entering a building. Use caution when re-entering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.

DO NOT:

- Eat food that has come in contact with flood waters.
- Handle live electrical equipment.
- Enter flooded areas. You will only hamper rescue and response efforts.

DO:

- Drink only bottled water.
- Report downed power lines to law enforcement or FPL.
- Stay tuned to your portable radio or TV for additional information and updates on the situation.

FLOOD WARNING SYSTEMS

Residents should be aware that the Town's Emergency Plan includes warning systems which provide up-to-date information on pending storms or flood threats.

Lee County Emergency Operations Center (Lee EOC).

The Lee EOC works with the Town, National Weather Service, and the National Hurricane Center to monitor storm threats and advise accordingly. Potential flood alerts are issued over local radio and TV stations, and over NOAA weather alert radio frequency of FM-162.475.

When a storm threatens to impact the Town, our emergency operations center is activated at Town Hall. Lee EOC workers issue updates, warnings and evacuation notices as needed over TV, social media and alert radios.

Emergency Notification System. The Town has its own emergency notification capabilities. CodeRed can call every resident and business within the entire Fire District area in an incredibly short period of time. The call will provide up-to-date information and instructions about a pending evacuation. If you have an unlisted phone number, you can add it to the system inventory through the [Emergency Preparedness](#) button on the Town website: www.FortMyersBeachFL.gov.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Are you insured? For most people, their home and its contents represent their greatest investment. Property losses from flooding are not covered under homeowner's insurance policies. You can protect your home and its contents with flood insurance through the NFIP.

The NFIP is a federal program established by Congress in 1968 enabling property owners to buy flood insurance in participating communities. In return, communities carry out flood management measures designed to protect life and property from future flooding. The NFIP is administered by FEMA through its Federal Insurance Administration. The Town has participated in the NFIP since its inception. Based on the Town's participation in FEMA's Community Rating System, residents currently receive a 15% reduction in their flood insurance premiums. Check your bill for this discount! Flood insurance is required on Estero Island for any federally-backed mortgage. This coverage protects you even when a federal disaster is not declared (required when federal disaster

assistance is offered), and is paid by policy premiums, not federal taxes. Flood insurance coverage has limits:

Residential:	\$250,000	Contents: \$100,000
Commercial:	\$500,000	Contents: \$500,000

Flood policies also cover Increased Cost of Compliance (ICC), which provides additional money (up to \$30,000) to help pay the cost of elevation, or replacement, of a substantially damaged structure.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is a 30-day waiting period between purchase and when your coverage begins, so don't wait until a storm threatens to obtain the flood insurance you need!

Biggert-Waters NFIP Reform Act of 2012 (BW-12)

The BW-12 changes have been in the news a lot recently. In exchange for reauthorizing the NFIP for 5 years, Congress required that certain rate subsidies for Pre-FIRM structures to expire or be phased out. *Pre-FIRM* is the term used for structures built before the municipality joined the NFIP. We joined as part of Unincorporated Lee County in 1984.

Under Section 205 of BW-12, non-primary residences, business properties, and severe repetitive loss began receiving 25 percent increases per year starting in 2013. These increases will continue annually until the property reaches the actuarial rate for their full flood risk.

Under Section 207 of BW-12, scheduled to take effect in 2014, rate subsidies for all properties in communities that receive new flood maps will be eliminated.

At the time of this writing, Congress is working on steps to delay implementation of BW-12 due to affordability and the potential impact to property values in coastal communities. Stay tuned to the local media, as they continue to do a great job reporting on this very serious issue for Fort Myers Beach.

PERMIT REQUIREMENTS

In accordance with the Town's participation in the NFIP, the Town administers floodplain management regulations designed to minimize the potential of flood losses on the island. All development on Estero Island requires a floodplain development permit from the Town. Through this process, the Town ensures that development complies with flood regulations. Regulations include required elevation of living areas, flood-proofing of certain non-residential construction, limitations on use of fill, and prohibitions of certain additions, remodeling and repair work deemed *substantial improvements*. The Town's substantial improvement requirements are enforced through the building permitting process. Improvements are considered to be substantial if their cumulative cost over any 5-year period would equal or exceed 50% of the value of the structure, either before the damage occurs or prior to the start of any renovation or addition. Applications for remodeling or repair of non-compliant structures must include a cost estimate of the improvement. It may also be necessary to include an appraised value of the existing structure to determine if the work constitutes a substantial improvement. With these rules, the Town ensures

that, over time, more of the noncompliant, older structures on the island will be elevated to the Base Flood Elevation, and protected from potential flood damage.



Town regulations require that any non-compliant building with damage exceeding 50% of the home's market value at the time of the damage must be rebuilt to current standards for flood safety and structural integrity. For buildings that have sustained flood-related damage on 2 or more separate occasions during any 5-year period, for which the cost of repairs at the time of each such flood event, on average, equals or exceeds 25% of the market value of the structure before the damages occurred, the structure will be required to meet the same standards as a new building. For residential structures, the requirements typically include raising the living area of the building to the Base Flood Elevation.

The Town's permitting review process is necessary to allow the Town to participate in the NFIP, making flood insurance available to any island residents who wish to protect their property from flood damage. Any development that occurs without Town permits threatens the Town's continued participation in the NFIP and the ability for residents to obtain flood insurance. If you see development occurring without permits, protect your rights and contact Town Hall immediately.

DRAINAGE SYSTEM MAINTENANCE

Over time, the Town has improved and maintained stormwater management on the island which has significantly reduced road and yard flooding common during the rainy season. Every year, the Town budgets for the inspection and maintenance of drainage swales, catch basins, and culverts that comprise the stormwater drainage system in the Town. The Town also has regulations making it illegal to dump any garbage or vegetative debris in any canal or other water body on the island to protect the integrity of the drainage system. If you experience any localized drainage problems, please notify Town Hall so that the problem can be corrected.

ASSISTANCE IS AVAILABLE

Fort Myers Beach is rewarded for its floodplain management policies, in part because Town Hall provides information to the public regarding flood hazards, insurance, protection and mitigation measures that are designed to address deficiencies in flood-prone construction. Some of the information and assistance available to residents is outlined below:

Flood Insurance Rate Maps and Elevation Certificates.

Town Hall is the primary source of information regarding Flood Insurance Rate Maps (FIRM). Since all of Estero Island is in a Special Flood Hazard Area, it is important to know the Base Flood Elevation of your property and applicable flood insurance purchase requirements. Visit bit.ly/LeeFloodMaps to find your flood zone.

Contact a surveyor to have an Elevation Certificate prepared. This will be helpful for your flood insurance agent to make sure your property is properly rated.

Flood Protection and Mitigation.

The Department of Community Development has 4 Certified Floodplain Managers available to answer public inquiries regarding flood elevations, advice on how to select a qualified contractor, review of retrofitting plans, and onsite visits to advise owners of appropriate protection measures. Staff is available to answer questions regarding historical flooding problems and the potential flood threat in any neighborhood.

Flood Reference Library.

The Public Library at 2755 Estero Boulevard also provides flood protection reference material to the general public. Reference material includes Flood Insurance Rate Maps, state and federal publications covering a variety of subjects and a list of agencies and individuals to contact for more information. More useful information can also be found at FEMA's Flood Insurance website: www.FloodSmart.gov

We hope this document has answered any questions you may have. For more information, visit the Town's Website at: www.FortMyersBeachFL.gov or call the Town Hall at (239) 765-0202.

Prepared By

**The Town of Fort Myers Beach
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From

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