



FEMA Update

Village Council Workshop

September 11, 2024

Background

July 19, 2024

- Village receives letter from FEMA
- Letter provides additional time to resolve issues to avoid probation and CRS retrograde

Early August

- FEMA sends all flood insurance policyholders notice advising possible surcharge and loss of flood insurance
- Village sends notice to HOA's and social media reinforcing need for permits for Hurricane damage

IMPORTANT UPDATE

Supplemental Information about FEMA compliance letter sent to National Flood Insurance Program policy holders





The Village is aware that National Flood Insurance Program (NFIP) policy holders have now received a letter from FEMA regarding their flood insurance policies.

Village staff wants residents to know they are diligently working to respond to FEMA in order to avoid probation and maintain the Community Rating System (CRS) which provides residents up to a 20% discount on their flood insurance. Any change to the 20% discount will not happen during the hurricane season and will not be effective until at least April 1, 2025.

Staff has been meeting weekly with FEMA and fully intends to provide all required documentation in order to meet FEMA's deadlines of September 16th and November 18th.

IT IS EXTREMELY IMPORTANT FOR ANYONE THAT HAS HAD ANY DAMAGE OR REPAIR WORK PERFORMED AS A RESULT OF HURRICANE IAN, TO OBTAIN PERMITS FOR ALL WORK DONE. ONE OF THE ITEMS THAT FEMA HAS FOUND DEFICIENT IN THE VILLAGE IS THAT SOME RESIDENTS HAVE NOT OBTAINED PERMITS FOR REPAIRS.

THIS IS JEOPARDIZING THE VILLAGE'S PARTICIPATION IN THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) FOR <u>EVERYONE</u> IN THE VILLAGE.

AFTER THE FACT PERMITS CAN BE OBTAINED. IT'S IMPERATIVE THAT ALL HURRICANE-RELATED WORK BE DOCUMENTED IN ORDER FOR RESIDENTS TO RECEIVE THE CRS DISCOUNT.

Should you have questions, please contact <u>VOEFerna@estero-fl.gov</u> or call 239-221-5036.

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Documents Required by FEMA

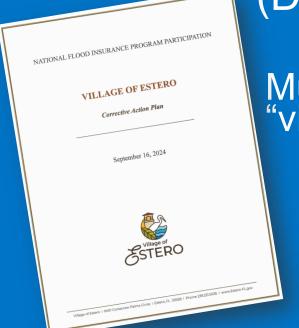
- 1. September 16, 2024 Corrective Action Plan
- 2. November 18, 2024 Substantial Damage Administrative Procedures Plan
 - Also applies to Lee County, Bonita Springs, Ft. Myers Beach and Cape Coral





Corrective Action Plan

(Due September 16th)



Must address all "deficiencies" and "violations"

Example – Repair damage or make improvements without permits

Substantial Damage (50%) Rule





Corrective Action Plan (Due September 16th)

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Must explain how deficiencies will be resolved

Must contain timelines and actions for implementation

Must explain how the community leverages its Code Enforcement process to address new and existing code cases (proactive vs. reactive)





Corrective Action Plan

(Due September 16th)

- Staff has been preparing the plan
 - Village Manager
 - Code Enforcement Manager
 - Public Works Project Manager
 - Community Development Director
- Weekly meetings with FEMA staff



Substantial Damage Administrative Procedures Plan (SDAP)

(Due November 18, 2024)

Consolidates all procedures into one document so Village is prepared for future disasters

- ▶Pre Disaster
- ➤Post Disaster



Substantial Damage Administrative Procedures Plan (SDAP)

(Due November 18, 2024)

- Immediate Coordination
- Assessments of Damage
- Communication and Outreach
- 50% Rule
- Permitting Process
- Continual Improvement







SDAP Schedule

Kick-Off Meeting *

Team Meetings

Hagerty to conduct gap analysis

Review of SDAP

Design of Final Template

Staff Review

Final Draft

Document to FEMA

8/28

9/9 to 9/11

9/16 to 10/4

10/7 to 10/11

10/14 to 10/24

10/20 to 10/31

11/11

11/18

^{*} Village Staff & Consultant





Implications for Village

- More Proactive & Immediate Code Enforcement after Disaster
- >Improved Record Keeping
- Clear Written Procedures
- ➤ Possible LDC changes to Floodplain rules
- ➤ Additional Costs
 - Staffing and Training
 - New Software
 - Consultant assistance for SDAP

NEXT STEPS

