



**FEMA**

# FEMA Update

## Village Council Workshop

November 6, 2024

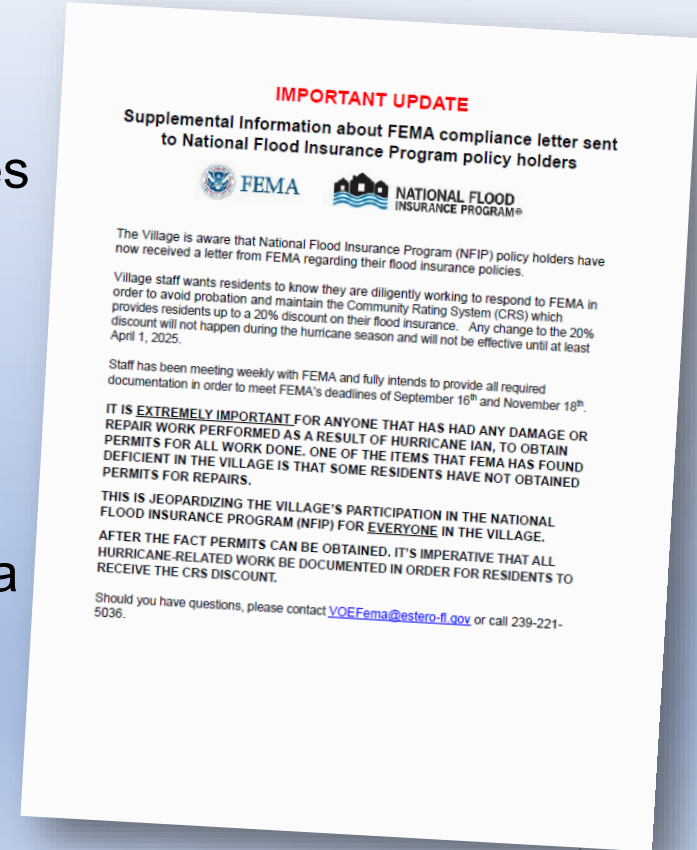
# Background

**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 Ian damage





# 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

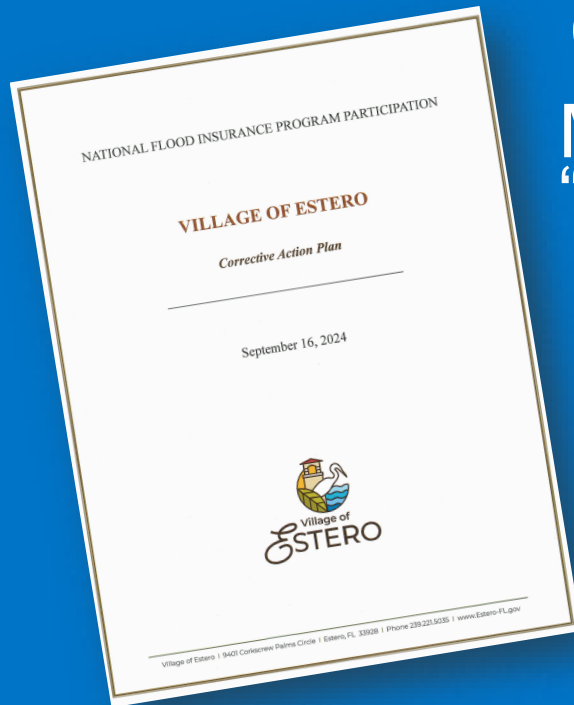
(Due September 16th)

Must address all “deficiencies” and “violations”

Example – Repair damage or make improvements without permits

Substantial Damage (50%) Rule

Timelines and Action Items





# Corrective Action Plan Status

- Plan Prepared by Staff
- September 16, 2024 - Submitted to FEMA
- October 18, 2024 - Comments received from FEMA \*
- October 28, 2024 - Staff revised plan and submitted official document

\* Minor Comments



# 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
- Operational Plan



# SDAP Schedule

✓ Kick-Off Meeting *	8/28
✓ Team Meetings	9/9 to 9/11
✓ Hagerty to conduct gap analysis	9/16 to 10/4
✓ Review of SDAP	10/7 to 10/11
✓ Design of Final Template	10/14 to 10/24
✓ Staff Review	10/20 to 10/31
✓ Coordination Meeting with FEMA	10/25
• <b>Final Draft</b>	<b>11/11</b>
• <b>Document to FEMA</b>	<b>11/18</b>

\* Village Staff & Consultant

# NEXT STEPS

Sept. 16th  
Corrective  
Action Plan

COMPLETED

Complete and Submitted

Nov. 18th  
SDAP

Draft completed; final revisions

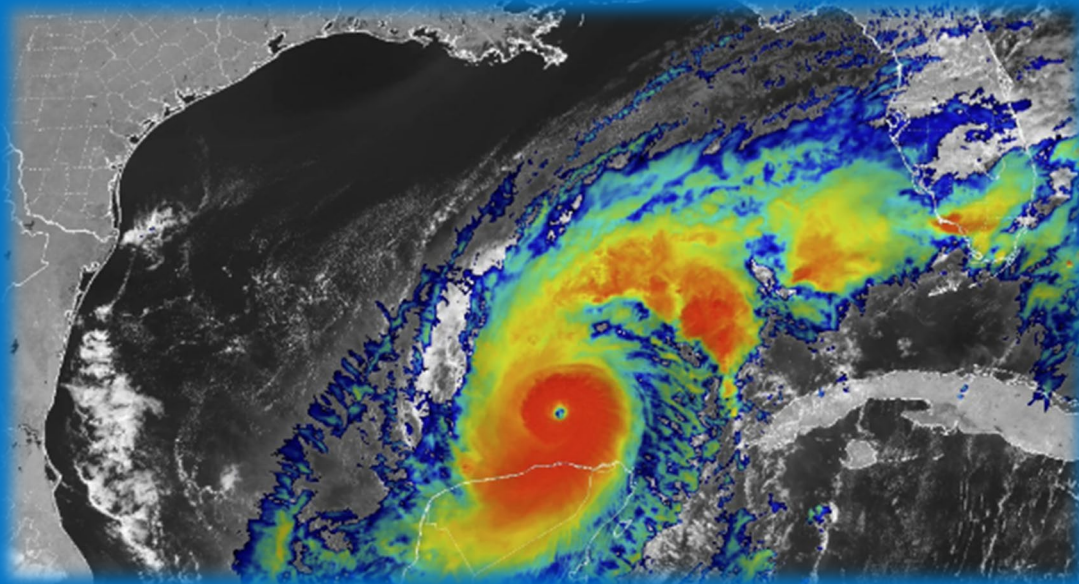
Decision by  
FEMA on  
Retrograde  
& Probation

No Specific Date





# Implications of Hurricanes Helene and Milton



**Hurricane Helene**

September 26, 2024

**Hurricane Milton**

October 9, 2024



# Hurricane Helene

September 26, 2024

**Estero Sustained Minor Damage Only**

Highest Flooding 24 inches

## West Broadway Area

4 Homes – Estero River Heights

2 Mobile Homes – Estero Bay Village



# Hurricane Milton

October 9, 2024

**Estero Sustained Mostly Wind Damage**  
Highest Flooding 35 inches

**Minor Damage – 123 Units**

**Major Damage – 3 Units**

## **Areas Primarily Affected**

- **West Broadway**
- **Cypress Bend**
- **The Brooks – Wind damage to roof shingles**

# LESSONS LEARNED

## Advance Preparation – Proactive Approach

### Begin Post Damage Assessment Immediately

- Identify impacted areas
- Street by street analysis
- Canvas entire Village

## DOCUMENT DAMAGE

### Clear Communications - PERMITS NEEDED

Experience with Hurricanes Helene & Milton  
Village is much more prepared