





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

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 FALL 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

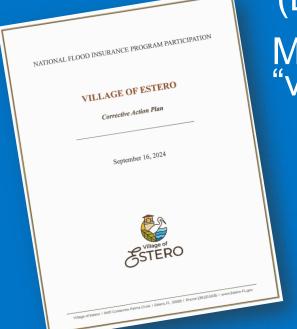


Must address all "deficiencies" and "violations"

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 *

✓ Team Meetings

√ Hagerty to conduct gap analysis

✓ Review of SDAP

✓ Design of Final Template

√ Staff Review

✓ Coordination Meeting with FEMA

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

10/25

11/11

11/18

^{*} Village Staff & Consultant

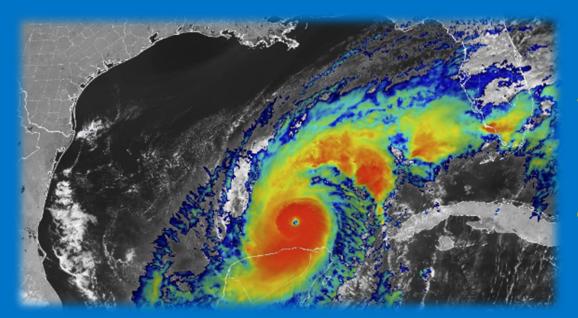
NEXT STEPS







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