

To Realtors, Insurance Agents and Lenders:

As members of the National Flood Insurance Program, Lee County jurisdictions provide important information and documentation that will assist you and your clients with information including:

- Flood Insurance Rate Map (FIRM) information required for flood insurance policies, including copies of Elevation Certificates for structures which were in the Special Flood Hazard Area at the time of construction,
- Flood hazard protection assistance,
- Flood warning and response information,
- Building requirements for flood hazard safety and protection of natural floodplain functions.

Please review these important messages; learn about easily downloaded documents, products and information; and pass along this important information to your clients – either directly or by re-posting on your website.

***Learn your flood hazard, flood zone and map information.***

For properties within Cape Coral, the City of Cape Coral will provide a FIRM information required for flood insurance as well as additional information including:

- All FIRM panel information;
- Flood zone and base flood elevation, presence of floodway or COBRA/OPA zone;
- Coastal High Hazard Area, Coastal Building Zone, Windspeed Building Risk Category;
- Evacuation Zone.
- Watershed identification and related issues;
- Grade elevation and issues related to the difference between grade and BFE.

To obtain this FIRM and flood hazard information:

- eMail: [wdaltry@capecoral.net](mailto:wdaltry@capecoral.net)
- Call (239) 573-3160,
- Visit the Cape Coral City Hall at 1015 Cultural Park Boulevard, Cape Coral, FL.

***Protect investment in property and contents with flood insurance.***

- Homeowner's insurance policies do not cover damage from floods. However, because Cape Coral participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
- If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- Contact your insurance agent for more information on rates and coverage.

***Ask the Cape Coral floodplain manager about flood protection assistance.***

- Call (239) 573-3160 or email [wdaltry@capecoral.net](mailto:wdaltry@capecoral.net) for additional flood map information about base flood elevations and grade elevation and natural floodplain functions or to discuss appropriate flood protection measures. If you have flooding problems, the staff can also visit your property to discuss flood protection alternatives.

***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. A PDF version of the guide is attached or access it online at our partner's website at <http://www.lee.gov/publicsafety/emergencymanagement/plan/ahg>. Print versions are available at the Lee County Emergency Operations Center, 2675 Ortiz Avenue, Fort Myers, as well as at convenient locations county-wide.

***Before you remodel, learn about flood regulations and building codes.***

Cape Coral has a plan reviewer who is a Certified Flood Plan Manager to help with building and remodeling questions. Call 239-573-3055.

***Report blocked ditches, swales and canals to Cape Coral.***

Help the City keep water conveyances free-flowing to avoid potential flooding.

- Blockages should be reported to the Cape Coral Citizen's Action Center at (239) 574-0425 as soon as possible.
- Submit a Request for Action online at: <https://etrakit.capecoral.net/etrakit3/crm/issue.aspx>

***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.

Alternatively, Cape Coral uses a free smartphone app -- Ping4alerts! -- to instantly notify citizens of public safety concerns. Residents and visitors can download the app on their Apple or Android devices. Ping4alerts! delivers relevant, real-time emergency messages to mobile devices, including up-to-the-minute severe weather advisories and alerts from the National Weather Service. This app is a free iOS and Android app that uses the location-based technology inherent in today's smartphones to deliver notifications within a highly localized area, which ensures accuracy.

***Please share this information with your clients and colleagues!***

Please post the Lee County All Hazards Guide document, any of its content, or the above links on your website and pass along to your clients. We encourage you to please also link to these helpful websites:

- FEMA's FloodSmart site: <https://www.floodsmart.gov/>
- Lee County Emergency Operations Center: [www.leeEOC.com](http://www.leeEOC.com),
- Lee County Rain Gage Data: <http://waterdata.usgs.gov/fl/nwis/>.

Each jurisdiction in Lee County has a separate membership in the National Flood Insurance Program and will have its own Elevation certificates and flood hazard information and prevention services. Here is the contact information for each jurisdiction:

- **Unincorporated Lee County:** email [FIRMinfo@leegov.com](mailto:FIRMinfo@leegov.com), call (239) 533-8948 or visit the Lee County Community Development/Public Works Center at 1500 Monroe Street, Fort Myers, Monday through Friday, from 7:30 a.m. to 4:30 p.m., or go to [www.leegov.com/dcd/floodmaps](http://www.leegov.com/dcd/floodmaps)
- **Bonita Springs:** call (239) 444-6150, or visit the Bonita Springs Community Development Department at 9220 Bonita Beach Road, suite 111, or go to [www.cityofbonitasprings.org](http://www.cityofbonitasprings.org)
- **Estero:** call 239-390-8000 or go to <https://estero-fl.gov/>
- **Fort Myers:** call 239-321-7000 or visit the Fort Myers City Hall, 2200 Second Street or go to <http://www.cityftmyers.com/176/Flood-Information>
- **Fort Myers Beach:** call 239-765-0202 or visit the Fort Myers Beach Town Hall, 2525 Estero Blvd., or go to <http://www.fortmyersbeachfl.gov>
- **Sanibel:** call 239-472-3700 or visit Sanibel City Hall, 800 Dunlop Road or go to <http://www.mysanibel.com>