



HURRICANE IAN RECOVERY

Important Information About Damage and Repairs

The Village of Estero wishes to assist residents and businesses with recovery efforts. The information below explains:

- What repairs do and do not require permits
- Important information residents need to proceed with renovations

For your own protection, please make sure all contractors are licensed and insured. This is required by State law and its purpose is to protect you from being taken advantage of by unlicensed contractors who may not be qualified to do the work needed.

Building Repairs Not Requiring a Permit:

- **Removal of debris from, on, or inside a structure**
- **Repair/replacement of soffits and gutters**
- **Screen replacement** (structural components of the lanai require a permit). If the lanai includes a pool, a barrier such as a temporary fence should be installed to prevent outside access for safety purposes.
- **Replacement of broken glass within existing framing for windows and doors.** Entire windows or door frames require a permit.
- **Structural shoring and bracing**

Building Repairs Requiring a Permit:

- Repairs
- Drywall replacement over 100 sq. ft.
- All structural components
- Fence replacement (except previously permitted fences destroyed due to storm may be reinstalled like-for-like in the exact same location)
- Lanai, door, window (except as detailed above)

Permits are necessary for your own protection and benefit and are important for resale and mortgage purposes. Inspections ensure the work done meets building codes.

October 31, 2022



Information Needed to Proceed with Renovation

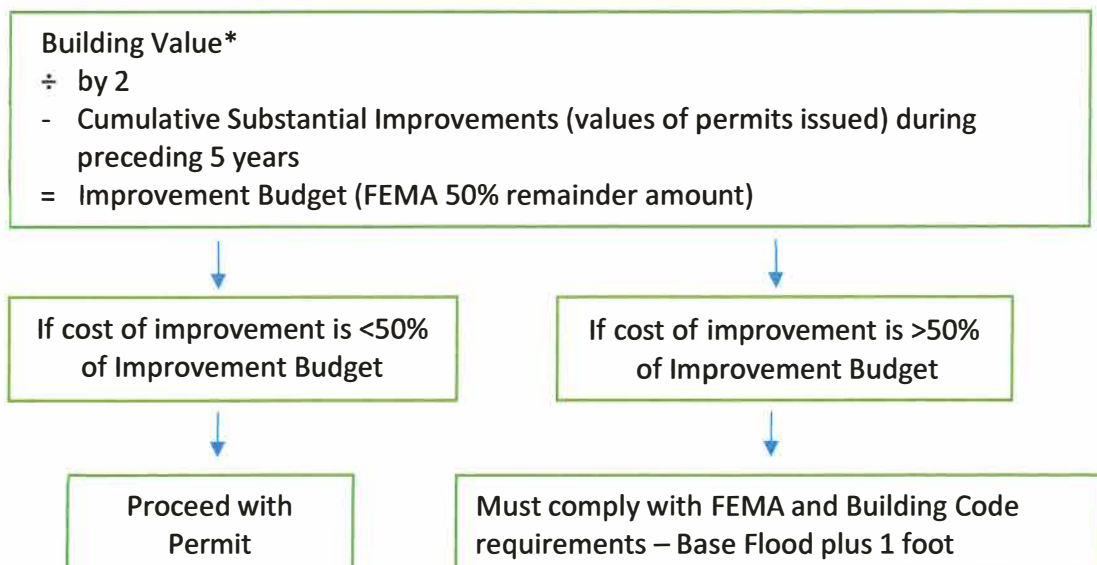
Note: This applies to properties within a special flood hazard area. If you are in an "X" zone, this does not apply.

Name:

Address:

Minimum Base Flood Elevation (known as BFE) – this can be found on flood maps at link below [Preliminary Flood Maps.pdf \(estero-fl.gov\)](#)

Calculate Cost of Renovation or Repair:



* To calculate Market Value, follow this link [Property Data Search | Lee County Property Appraiser \(leepa.org\)](#). In the **Street Address** section, add your address (do not include the words Street, Ave., Way, etc.) In the **Links** section, click on **Parcel Details**; click on the **Tax Roll Value Letter** which is highlighted in yellow, then enter your email. The Market Value is the figure on line with **Building Value**.

HURRICANE IAN DAMAGE AND REPAIRS IMPORTANT INFORMATION

The Village of Estero is open for business after the hurricane and wishes to assist residents and businesses with recovery efforts. Please see below for important information about emergency permitting.

Building Repairs not requiring a permit:

- **Removal of debris from, on, or inside a structure**
- **Repair/replacement of soffits and gutters**
- **Screen replacement** (structural components of the lanai require a permit). If the lanai includes a pool, a barrier such as a temporary fence should be installed to prevent outside access for safety purposes.
- **Replacement of broken glass within existing framing for windows and doors.** Entire windows or door frames require a permit.
- **Structural shoring and bracing**

Building Repairs requiring a permit:

1. Roof repairs
2. Drywall replacement over 100 sq. ft.
3. All structural components
4. Fence replacement (except previously permitted fences destroyed due to storm may be reinstalled like-for-like in the exact same location)
5. Lanai, door, window (except as detailed above)

Building Inspections:

All inspections requested are being accepted, with priority given to hurricane-related repairs. Email inspections@estero-fl.gov or call 239-319-2817.

For all work done on an emergency basis that normally requires a permit, application should be made within 24 hours of the commencement of repairs, if possible.

If you have any ***permitting*** questions or require assistance in ***obtaining a building permit***, please contact the Village of Estero Permitting Department at 239-221-5036 or email permitting@estero-fl.gov.

****To protect yourself, please make sure all contractors are licensed and insured. This is required by State law.**

Additional Damage Assessment Information:

Properties located in a **Special Flood Hazard Area** will fall under the **Substantial Improvement/Substantial Damage Determination** (known as the 50% rule). Under the 50% rule, if the repair amount is equal to or exceeds 50% of the improved value of the structure before the event, the structure must comply with current elevation standards outlined in the Florida Building Code 7th Edition.

Damage Assessment:

The Village of Estero, following the National Flood Insurance Program (NFIP) requirements, has the responsibility to determine “substantial damage” and “substantial improvement”.

- 1. Substantial damage** is defined as damage of any origin sustained by a structure whereby the cost of restoring the structure to its “before damage” condition would equal or exceed 50% of the market value of the structure. *(Note: The cost of the repairs must include all costs necessary to fully repair the structure to its “before damage” condition.)*
- 2. Substantial improvement** is defined as any reconstruction, rehabilitation, addition or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure (before any improvements are performed).

These laws are required by the NFIP to protect lives and investment from future flood damages. The Village must enforce these laws in order for federally-backed flood insurance to be made available to its residents and property owners.

FEMA 50% Rule:

Basic Rule: If the cost of improvements or the cost to repair the damage exceeds 50% of the market value of the building (including improvements to the structure permitted within the last 5 years), it must be brought up to current floodplain management standards. See www.fema.gov/sites/default/files/2020-07/fema_p213_08232018.pdf for more information.

1. Minor Damage

Permits for minor damage, consisting of roof covering, screen enclosures, wood decks, doors, windows, and other non-structural components may be obtained upon the submission of an itemized list from the contractor or owner-builder stating the items to be repaired, with an accurate cost estimate of the repairs. It will be the responsibility of the owner-builder or contractor to request the required inspections from the Village Inspections Department at 239-319-2817 or use an approved private provider, architect, or engineer to perform the inspections and provide inspections reports to the Village Inspections Office.

2. Major Damage

Permits for structural components such as damaged glass rooms, trusses, cladding (roof and wall sheathing) and non-structural components may be issued to a Florida licensed contractor registered with the Village of Estero or owner-builder, upon submission of an itemized list signed and sealed by an approved architect or engineer. Engineered plans are not required for trade permits such as mechanical (air conditioning), electrical, and insulation.

3. Major Structural Damage

Permits for collapsed roofing systems, destroyed walls, foundation damage, damage to beams and other major structural components will only be issued upon submission of detailed construction drawings prepared and sealed by an approved architect or engineer.



HURRICANE IAN RECOVERY

Application Packet for Repair and Renovations

The attached forms include:

- Permit Application
 - Hurricane-related Demo/Drywall Repair
 - Building Permit application (Alteration/Remodel of home)
 - Trade Permit application (Air conditioner replacement, roof, electrical, plumbing)
- Substantial Improvement or Damage Affidavit by property owner or contractor
- FEMA Calculation Value Table – This provides a way to estimate cost of improvements in lieu of itemizing each separate cost
- Substantial Improvement Value Total Form – This provides the maximum total that can be spent based on FEMA's 5-year Rule.
- 50% Rule information



HURRICANE IAN RECOVERY

Affected Homes, Flooding, Storm Surge

- 1,000+ homes in Village affected by flooding and storm surge
- Estero River Heights includes 120 homes – all affected by storm surge
- Other areas of West Broadway were also affected by flooding, including single family subdivisions and mobile home parks
- 25% of Estero homeowners have made contact with Village to date
- 1000+ dwelling units have been posted with unsafe structure placards
- Initial Damage Assessment – Inspectors have checked over 8,000 homes Village-wide for flood/wind damage

The Village can assist you with questions about building back and the FEMA 50% rule. We are prioritizing hurricane repair permits. For more information about permitting, please contact the Village of Estero at 239-221-5036 and explain that this is hurricane permitting.

November 4, 2022



Information Needed to Proceed with Renovation

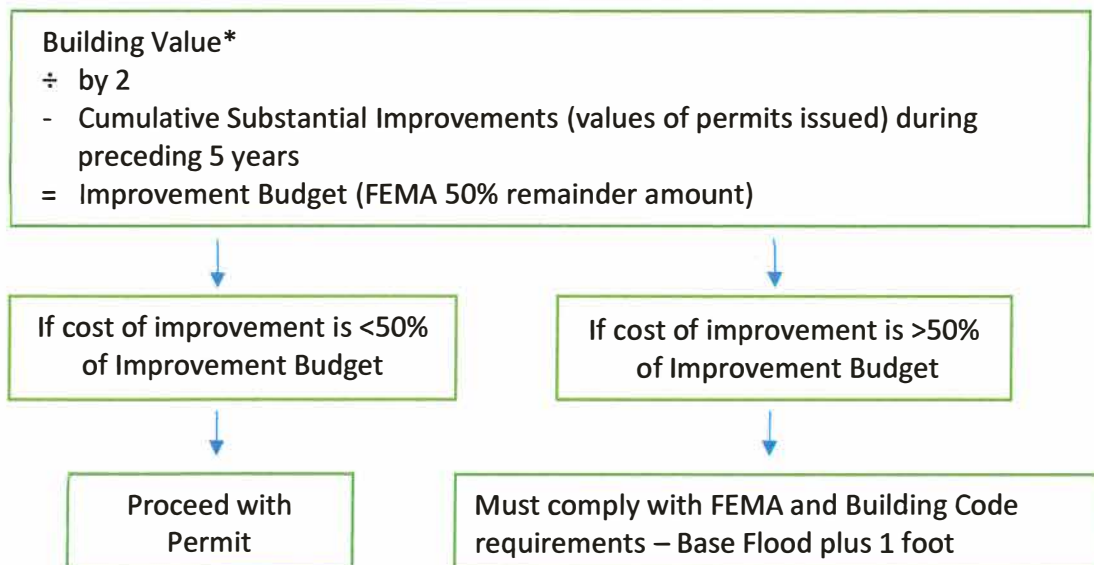
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INFORMATION ON FEMA 50% RULE

Properties located in a **Special Flood Hazard Area** will fall under the **Substantial Improvement/Substantial Damage Determination** (known as the 50% rule). Under the 50% rule, if the repair amount is equal to or exceeds 50% of the improved value of the structure before the event, the structure must comply with current elevation standards outlined in the Florida Building Code 7th Edition.

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Basic Rule: If the cost of improvements or the cost to repair the damage exceeds 50% of the market value of the building (including improvements to the structure permitted within the last 5 years), it must be brought up to current floodplain management standards. See [Answers to Questions About Substantially Improved/Substantially Damaged Buildings FEMA 213](#) for more information.

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OPERA
238-224-5026
www.operafestival.com

NEW HORIZON
GUIDE TO MONTHLY GIVING

SNDRICH MEN
GUIDE TO MONTHLY GIVING

**COMMUNITY DEVELOPMENT
Flood Information**
Please take this opportunity to learn about the flood zone regulations and flood insurance issues that may impact the permitting of a project and flood insurance rates.
This is your opportunity to help protect yourself and your property from future flooding.

**VILLAGE OF ESTERO
COMMUNITY DEVELOPMENT
PERMIT INFORMATION
DO I NEED A PERMIT?**
Please take this opportunity to learn about types of things in your community that require permits.
We are here to help you.
Contact the Permit Office at 239-224-5026 or by email at permit@estero.org
9401 Colony Palm Circle
Estero, Florida 33928

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LANDSCAPE MAINTENANCE
• Only use fertilizers and pesticides that are labeled for use on your plants.
• Don't apply fertilizers or pesticides to your plants when it is raining or about to rain.
• Use fertilizers and pesticides sparingly.
• Don't use fertilizers or pesticides on lawns that are dormant.
• Don't use fertilizers or pesticides on lawns that are newly seeded.
• Don't use fertilizers or pesticides on lawns that are being prepared for seeding.
• Don't use fertilizers or pesticides on lawns that are being prepared for sod.
• Don't use fertilizers or pesticides on lawns that are being prepared for grass seed.
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VILLAGE OF ESTERO
COMMUNITY DEVELOPMENT
PERMIT INFORMATION

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Please take this opportunity to learn about the types of things in your community that need permits.

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or by email at permits@estero-fl.gov
9401 Coriscrew Palms Circle
Estero, Florida 33928



Village of
ESTERO



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Flood Information

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Lee County COVID-19 Testing Sites

Location	Address	Days & Hours	Who Can Be Tested:	Appointment Required:
Fort Myers Convenient Care Page Field	4471 S. Cleveland Avenue Fort Myers, FL 33907	Tuesday, Thursday, Saturday 7:10am-12:00pm	Individuals who have a prescription for a test; contact physician for prescription	Yes Appointments made by calling 239-343-9800
Fort Myers Michigan Avenue Clinic	7920 Michigan Avenue Fort Myers, FL 33916	Monday-Friday 8:00am-4:00pm	Anyone over 2 years of age	Yes Appointments made by calling 239-461-6100
Fort Myers CenturyLink Sports Complex	14100 6 Mile Cypress Parkway Fort Myers, FL 33912	Monday-Sunday 9:00am-5:00pm	Individuals over the age of 18 years old with valid ID	No appointment necessary
Fort Myers Walmart Neighborhood Market	9131 College Pkwy, Suite 101 Fort Myers, FL 33919	Monday-Sunday 7:00am-10:00pm	Individuals who have a prescription for a test; contact physician for prescription	Yes Appointments made online
Cape Coral Chester Street Resource Center	4816 Chester Street Cape Coral, FL 33904	Monday-Sunday 7:00am-10:00pm	Individuals who have a prescription for a test; contact physician for prescription	Yes Appointments made by calling 239-343-9800
Cape Coral Walmart Neighborhood Market	2020 NE Pine Island Road Cape Coral, FL 33909	Monday-Sunday 7:00am-10:00pm	Individuals who have a prescription for a test; contact physician for prescription	Yes Appointments made online
Cape Coral Walmart Neighborhood Market	505 SW Pine Island Road Cape Coral, FL 33991	Monday-Sunday 7:00am-10:00pm	Individuals who have a prescription for a test; contact physician for prescription	Yes Appointments made online
Cape Coral Walmart Neighborhood Market	3920 Skyline Boulevard Cape Coral, FL 33914	Monday-Sunday 7:00am-10:00pm	Individuals who have a prescription for a test; contact physician for prescription	Yes Appointments made online
Estero MedExpress Urgent Care	1985 S. Tamiami Trail Estero, FL 33928	Monday-Sunday 8:00am-7:00pm	Anyone over 2 years of age	No appointment necessary
Lehigh Acres MedExpress Urgent Care	1120 Homestead Road North Lehigh Acres, FL 33936	Monday-Sunday 8:00am-7:00pm	Anyone over 2 years of age	No appointment necessary