

From: [Mvra Carroll](#)
To: [Mvra Carroll](#)
Subject: BUILDING PERMIT & ELEVATION CERTIFICATE
Date: Thursday, May 25, 2023 2:09:39 PM
Attachments: [image001.png](#)

Dear Residents,

I wanted to pass this along, so everyone has access to the information that was conveyed at the last Resident Committee Coffee & Donut gathering. Matt Noble (Village of Estero Building Inspector/Flood Zone) communicated that any repairs and renovations to homes will require a building permit, hurricane related or not. For homes that were repaired without a permit, you still have an opportunity to obtain one. See below.

He also indicated that they are aware of the homes that endured damages from Hurricane Ian, but only a handful pulled permits. Town inspectors will be visiting sites periodically to request home residents to produce a building permit. For those that pulled permits, no need to post permit on your window if work is complete. They have it on record. For those still under renovation, be sure permit is clearly posted on door or window where inspectors can easily have access to it.

3 key information needed to obtain a permit from Village of Estero Building Department:

- Value of your home (appraisal)
- Cost of repairs
- Elevation Certificate
 - This is the responsibility of homeowners. It was conducted when the house was originally placed on lot and most likely the town will not have record depending on the age of the unit.
 - Any homes not purchased and placed on site by Cove, homeowners will be responsible to obtain EC. See below.
 - New homes on site will have EC available to homeowners since it was completed and provided when Cove surveyed the lot for your new home.
 - To assist our residents obtain a EC, we collaborated with one of our engineer contractors to work with you. He may be able to reduce the fee by \$200-300 less than standard charge (approximately \$600-800). The idea is to be able to come for the day and do multiple sites to save on travel time. And sometimes, they are already here doing survey for our property's empty lots. **This is optional. Residents can obtain Elevation Certificate on their own using their selected engineers.** We just wanted to help obtain a respectable contractor and keep cost down for you.
 - A signup sheet will be at the Clubhouse if you are interested.
 - You will be contacted by the engineer, and he may require a deposit to ensure your commitment.

Reminder, as I stated during my first meet and greet with the community (and email communications), a permit is required for any sort of repairs and renovations inside and outside of your home. This is not just applicable to the state of Florida. This is a nationwide requirement for residential, commercial, small business, stick homes, mobile homes, cabins, and cottages.

We hope this email was helpful. As promised, we will communicate information that could/might be helpful and informative to our residents. Please contact us if you have any additional questions.

Have a good day!

Myra Carroll
Community Manager



Estero Bay Village
A COVE COMMUNITY

20518 Tahitian Blvd.
Estero, FL 33928
O: 239-992-4333
E: MCarroll@Covecommunities.com

“Coming together is a Beginning, keeping together is Progress, working together is Success.”

Lisa Reitbauer

From: Myra Carroll <MCarroll@CoveCommunities.Com>
Sent: Thursday, February 2, 2023 4:11 PM
To: Myra Carroll
Cc: Debra Zehender
Subject: Permit - Village of Estero Building Dept.
Attachments: Village of Estero Building Dept.pdf

Folks,

As promised, I am communicating to you as soon as I have information to share.

We were just informed that on Monday, Jan. 30th, our community was cited by City of Estero Building Department for violations possibly committed by homeowners who are remodeling and repairing their homes without a permit.

This morning, my manager and I walked the property. For those that have exterior damage, we dropped off the document at your doorstep or handed them to residents that happen to be home - you will most likely get a visit from Building Dept. In case you can't locate the packet we left behind, I have attached it to this email. For interior repair, we highly recommend you pull a permit as well. Copies of the packet will be available in the office.

Building Department will be visiting communities 2x weekly to ensure permits are posted on window/door.

Thank you,

Myra Carroll
Community Manager



20518 Tahitian Blvd.
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O: 239-992-4333
E: MCarroll@Covecommunities.com

**ESTERO BAY VILLAGE
20518 Tahitian Blvd.
Estero, Florida 33928
(239) 992-4333**

February 1, 2023

Dear Homeowner:

On Monday, January 30, 2023, Tahiti Village - Venture I, LLC, the owner of Estero Bay Village (20518 Tahitian Blvd.), was cited by the Village of Estero Building Department for potential local ordinance violations possibly committed by certain community homeowners who are remodeling, remediating, repairing or otherwise altering damage to their homes resulting from Hurricane Ian.

The notice from the Village of Estero Building Department requested that we notify all homeowners of the municipal's ordinance stating that:

1. Any homeowner in Estero Bay Village (20518 Tahitian Blvd) that is doing remodeling, remediation, repairs, alterations etc. . . . from Hurricane Ian MUST have a building permit issued by the Village of Estero Building Department for the work being done.
2. Estero Bay Village is located in a flood zone and thus each homeowner repairing or improving their home is required to file a substantial improvement or damage affidavit PRIOR to the commencement of work.
3. All forms can be found on the Village of Estero Building Department's website at <https://estero-fl.gov/building-permit-application>.
4. The Building Department asked that we please make sure that all homeowners are aware of the building requirements, and we should remind all homeowners who removed drywall/interior damage prior to the commencement of any repairs or improvements need to obtain two permits (a) one for the demolition work; and (b) one for the alteration/rebuilding work.

IF YOU HAVE ANY QUESTIONS ABOUT THE PERMITTING OR FLOOD INFORMATION, PLEASE CONTACT THE VILLAGE OF ESTERO BUILDING DEPARTMENT AT (239) 221-5039 OR ESTERO ZONING AT (239) 221-5036.

As the community owner, we have been officially put on notice of possible violations of the Village of Estero Building Department's ordinances. Therefore, we are left with no choice but to insist that any homeowner who is remodeling, remediating, repairing or otherwise altering damage to their homes resulting from Hurricane Ian - cease and desist from any further work on their home until they can demonstrate to community management that they are in compliance with the Village of Estero Building Department requirements showing that such homeowner has:

1. Obtained a building permit from the Village of Estero Building Department.
2. Filed a substantial improvement or damage affidavit.
3. If any drywall/interior damage was removed from the home prior to the remodeling, the homeowner is required to obtain two permits (a) one for the demolition work; and (b) one for the alteration/rebuilding work.

For your convenience we have attached copies of the required permits to this notice. The building permit application can be found on the Village of Estero Building Department's website at <https://estero-fl.gov/building-permit-application>.

AGAIN – ALL HOMEOWNERS, OR THEIR CONTRACTORS, WHO ARE DOING ANY REMODELING, REMEDIATING, REPAIRING OR OTHERWISE ALTERING THEIR HOMES MUST DEMONSTRATE TO COMMUNITY MANAGEMENT THAT YOU ARE IN COMPLIANCE WITH THE VILLAGE OF ESTERO BUILDING DEPARTMENT ORDINANCES PRIOR TO RECOMMENCING ANY AND ALL WORK ON THEIR HOMES.

As we have previously informed you, all homeowners making repairs to their homes in Estero Bay should be aware that those repairs are subject to the "50% rule" of the Federal Emergency Management Agency (FEMA). The FEMA 50% Rule applies to homes and other structures where the lowest floor is below the 100-year flood elevation (i.e., the base flood elevation). In residential properties, only parking, building access and limited, incidental storage is allowed below the base flood elevation. Under the 50% FEMA Rule, if a home or other improvement is "substantially damaged" or "substantially improved" it must be brought into compliance with the flood damage prevention regulations, including elevating the building to or above the 100-year flood elevation. Certain costs typically do not count towards the 50% Rule valuation. These costs include plans, specifications, surveys, building permits, driveways, pools, seawalls, and other items that are not considered a permanent part of the structure. Donated materials and volunteer labor must be valued at fair market value in calculating the 50% Rule value.

The FEMA 50% value determination is to be made based on the market value of the structure/improvement on the property and not the value of the land itself. The value of a home is based on the property appraiser's value for the structure.

Should you need some helpful references information in determining the market value of your home prior to performing any work on it, the Florida Manufactured Housing Association (FHMA) has developed "*Best Practices for Valuing Personal Property Mobile and Manufactured Homes*" to assist floodplain administrators to determine if a home has been "Substantially Damaged" by any cause, including flood, wind, fire or falling trees. We have included the FHMA flyer discussing the methodology behind "*Best Practices for Valuing Personal Property Mobile and Manufactured Homes*" as an attachment to this notice. The two websites referenced in the FHMA flyer are www.datacompusa.com and www.jdpower.com/manufactured-homes.

If you have any questions regarding the market value of your home, you can also contact the FHMA at (850) 907-9111.

The Village of Estero code provides that a home which suffered damage more than 50% of its improved value must be rebuilt in accordance with current codes including current FEMA flood and height requirements. In order to make the 50% determination the cost of all repairs to the home to bring it back to its pre-damage condition are to be considered. For example, assume a home suffered severe damage and needed several permits to complete the necessary repairs and the total cost of the work would exceed 50% of the value of the home. The work on the home must meet current FEMA flood elevation and height standards unless the total cost of the work under those permits does not exceed 50% of the value of the home in its pre damaged condition.

As to properties which have suffered repetitive losses the 50% cost of improvements limit decreases if repairs or upgrades have been made for which two or more National Flood Insurance Program losses of at least 1,000 each have been paid out within any 10-year period. For example, for a home worth \$100,000, with \$50,000 in damage from Hurricane Ian, if you did no work on the home, you can rebuild without bringing the structure up to code. If you made \$10,000 worth of improvements to the house three years ago, you could only afford \$40,000 in damage. For this example, FEMA would subtract that \$10,000 from your allowable \$50,000 in damage, meaning you have to bring the home up to the current code to repair the \$50,000 from the storm.

We hope you find this information helpful if you are planning on doing work on your home. *If you have already commenced work on your home but have not obtained a building permit, or filed a substantial improvement or damage affidavit, or obtained the drywall/interior permits then you must cease and desist from any further work on your home until you can demonstrate to community management that you are in compliance with the Village of Estero Building Department's ordinances.*

Thank you.

Cove Property Management
February 1, 2023

**SUBSTANTIAL IMPROVEMENT
OR SUBSTANTIAL DAMAGE**

PROPERTY
OWNER

**PROPERTY OWNER'S
SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT AFFIDAVIT**

Property Address: _____

Contractor's Name: _____

Property Owner's Name: _____

Property Owner's Address: _____

Property Owner's Phone Number: _____

I hereby attest to the fact that the repairs, reconstruction and/or remodeling list for the Substantial Damage or Substantial Improvement Review by me or by my contractor are **ALL OF THE DAMAGES/IMPROVEMENTS** sustained by this structure and will be done to the existing building and that all additions, improvements or repairs on the subject building are included in this estimated construction herewith. Neither I, nor any other contractor, will make any repairs or reconstruction of additions or remodeling not included in the attached list.

I UNDERSTAND THAT I AM SUBJECT TO ENFORCEMENT ACTION, WHICH MAY INCLUDE FINES, IF ANY INSPECTION OF THE PROPERTY REVEALS THAT I, OR MY CONTRACTOR, HAVE MADE REPAIRS OR IMPROVEMENTS NOT INCLUDED ON THE ATTACHED LIST OF REPAIRS OR THE APPROVED BUILDING PLANS.

See attached itemized list.

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Property Owner's Signature

Sworn to and subscribed before me this _____ day of _____, 20_____.

Notary Public State of _____
My commission expires: _____

SUBSTANTIAL IMPROVEMENT
OR SUBSTANTIAL DAMAGE

CONTRACTOR'S
SUBSTANTIAL DAMAGE OR
SUBSTANTIAL IMPROVEMENT AFFIDAVIT

Property Address: _____

Contractor's Name: _____

Contractor's Company Name: _____

Contractor's Address: _____

Contractor's Phone Number: _____

Contractor's State Registration or Certification Number: _____

Contractor's Registration Number (if applicable): _____

I hereby attest to the fact that I, or a member of my staff, personally inspected the above mentioned property and produced the attached itemized list of repairs, reconstruction and/or remodeling which are hereby submitted for a Substantial Damage or Substantial Improvement Review. These damages/improvements are **ALL OF THE DAMAGES/IMPROVEMENTS** sustained by this structure, and that all additions, improvements or repairs proposed on the subject building are included in this estimate.

See attached itemized list.

STATE OF _____

COUNTY OF _____

Before me this day personally appeared _____, who, being duly sworn, deposes and says that he/she read, understands, and agrees to comply with all the aforementioned conditions.

Contractor's Signature

Sworn to and subscribed before me this _____ day of _____, 20_____.

Notary Public State of: _____
My commission expires: _____

SUBSTANTIAL IMPROVEMENT OR SUBSTANTIAL DAMAGE

COST ESTIMATE OF RECONSTRUCTION / IMPROVEMENT

Application Number: _____ Date: _____

Address: _____

This cost estimate of reconstruction/improvement must be prepared by and signed by the contractor or by the owner if the owner acts as the contractor. Owners who act as their own contractors must estimate their labor cost at the **current market value** for any work they intend to perform.

	Sub-Contractor Bids	Contractor or Owner Estimates	
	Bid Amounts (see note "4")	Material Costs	Labor Costs
1. Masonry			
2. Carpentry Material (rough)			
3. Carpentry Labor (rough)			
4. Roofing			
5. Insulation and Weatherstrip			
6. Exterior Finish (Stucco)			
7. Doors, Windows & Shutters			
8. Lumber Finish			
9. Hardware			
10. Drywall			
11. Cabinets (Built-in)			
12. Floor Covering			
13. Plumbing			
14. Shower / Tub / Toilet			
15. Electrical & Light Fixtures			
16. Concrete			
17. Built-in Appliances			
18. HVAC			
19. Paint			
20. Demolition & Removal			
21. Overhead & Profit			
Subtotals			
Total Estimate Cost (all three subtotals added together)			

- 1) A copy of the signed construction contract must accompany this estimate.
- 2) Subcontractor bids may be used for any item of material and/or labor cost breakdown.
- 3) If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form.
- 4) Cost backup must be provided for every line item entry. If any amounts appear in the "Sub-contractor" column, a copy of each signed and dated bid must accompany this form. For all other costs, you must list the quantity of materials to be installed and their unit cost on a separate sheet that references the line number. For example, the backup document may contain a section called "Drywall to be installed (line 10)":

This Sheet (line 10)

Materials: \$2,000.00

Labor: \$320.00

Separate Sheet

1,000 sq ft ½" Drywall @ \$2.00/sq ft = \$2,000.00

16 Man Hours to Hang Drywall @ \$20.00/MH = \$320.00



Village of Estero Building and Permitting Services
9401 Corkscrew Palms Circle
Estero, FL 33928
Tel # (239) 221-5036 | Fax # (239) 319-2235
permitting@estero-fl.gov

HURRICANE RELATED DEMO DRYWALL REPAIR

Permit/Application Number: _____

Property Information

Owner Name: _____

Job Address: _____

Contractor Information

Company Name: _____

License Number: _____

Company Address: _____

Company Phone: _____

Approx square footage of drywall repair: _____

Approx highest level of flooding above finished floor: _____

***It is highly recommended to use a licensed electrician to evaluate wiring and electrical components if flooded.**

Signature of Contractor or Owner/Authorized Agent

Date



Signature Affidavit

THIS PERMIT IS VOID IF THE FIRST INSPECTION IS NOT MADE WITHIN SIX (6) MONTHS FROM THE DATE ISSUED OR IF NO INSPECTION HAS BEEN MADE FOR A PERIOD OF SIX (6) MONTHS FROM THE MOST RECENTLY PASSED INSPECTION. THE PERMIT IS VOID IF THE ZONING CLASSIFICATION IS VIOLATED. APPLICANT AGREES TO COMPLY WITH THE SANITARY REGULATIONS AND UNDERSTANDS THAT THE PROPOSED STRUCTURE MAY NOT BE USED OR OCCUPIED UNTIL AN APPROVED CERTIFICATE OF OCCUPANCY IS ISSUED. APPLICANT FURTHER UNDERSTANDS THAT FAILURE TO OBTAIN PERMIT OR MISREPRESENTATION OF THE IMPROVEMENTS IS A MISDEMEANOR AND UPON CONVICTION, APPLICANT CAN BE PUNISHED AS PROVIDED BY THE LAW. FAILURE TO COMPLY WITH THE MECHANICS LIEN LAW CAN RESULT IN THE PROPERTY OWNER PAYING TWICE FOR THE IMPROVEMENTS.

MORTGAGE LENDER'S ADDRESS:

Application is hereby made to obtain a permit to do the work and installations as indicated. I certify that no work or installation has commenced prior to the issuance of a permit and that all work will be performed to meet the standards of all laws regulating construction in this jurisdiction. I understand that a separate permit must be secured for ELECTRICAL WORK, PLUMBING, SIGNS, WELLS, POOLS, FURNACES, BOILERS, HEATERS, TANKS, and AIR CONDITIONERS, etc.

OWNER'S AFFIDAVIT: I certify that all the foregoing information is accurate and that all work will be done in compliance with all applicable laws regulating construction and zoning.

NOTICE: In addition to the requirements of this permit, there may be additional restrictions applicable to this property that may be found in the public records of the county and there may be additional permits required from other governmental entities such as water management districts, state, or federal agencies.

WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING A NOTICE OF COMMENCEMENT.

*** Notarized Signature of Owner required only if Contractor is **NOT** acting as Owner/Agent**

Contractor/Qualifier Name (Print)

Owner/Owner Agent Name (Print)

Contractor/Qualifier Signature

Owner/Owner Agent Signature

Notary Seal:

Notary Seal:

State of _____

State of _____

County of _____

County of _____

Sworn to (or affirmed) and subscribed before me before me

Sworn to (or affirmed) and subscribed before me

This _____ day of _____, 2023

This _____ day of _____, 2023

By: _____
[Name of Qualifier]

By: _____
[Name of Owner]

Notary Signature
Type of Identification Produced _____

Notary Signature
Type of Identification Produced _____



**Florida Manufactured
Housing Association, Inc.**

Best Practices for Valuing Personal Property Mobile and Manufactured Homes

Florida Manufactured Housing Association, Inc. (FMHA) has developed *Best Practices for Valuing Personal Property Mobile and Manufactured Homes* to assist floodplain administrators to determine if a home has been "Substantially Damaged" by any cause, including flood, wind, fire or falling trees.

Mobile and manufactured homes in mobile home parks are tangible personal property. County property appraisers establish assessed values for residential real property but usually not for mobile and manufactured homes titled as personal property.

Certified Residential Appraisers issue appraisal reports for residential real property, but do not ordinarily appraise personal property mobile and manufactured homes. As such, the market value of mobile and manufactured homes is not readily available.

Due to the hybrid ownership of mobile and manufactured homes located on leased land in mobile home parks, the industry typically uses one of two valuation methodologies to determine the value of mobile and manufactured homes.

1. DataComp (<https://www.datacompusa.com/>)

DataComp is the industry's leading provider of manufactured and mobile home appraisals, inspections, and competitive market analysis. DataComp has been in business for 30 years and has developed a proprietary database of information on more than 43,000 manufactured home communities, 4 million manufactured home sites and over 5 million manufactured housing sales transactions. DataComp maintains a network of over 700 inspectors nationwide who are trained to record the conditions and attributes of the subject home being valued.

DataComp's valuations are relied upon by the manufactured housing industry's major lenders and insurers, as well as thousands of independent banks and credit unions, tax assessors, municipalities, courts, and professional sellers of manufactured housing across the country.

DataComp uses comparable sales to determine the value of a home, which more accurately represents the pre-flood damage market value of the home.

2. JD Power MH Connect (<https://www.jdpower.com/manufactured-homes>)

This valuation methodology uses the NADA Guide to determine value. This is an automated valuation tool that generates value reports based on user-selected features. The value indication report represents the depreciated replacement cost of the home and does not consider local comparable sales. This valuation product may not accurately provide the pre-flood market value of the home.

Please contact the Florida Manufactured Housing Association with any questions at (850) 907-9111 or info@fmha.org

1-16-24

From: [Myra Carroll](#)
To: [Myra Carroll](#)
Subject: IMPORTANT - Notice from Village of Estero Building Dept.
Attachments: [image001.png](#)
[CONTACTS RELATED TO PERMITTING REPAIRS FOLLOWING HURRICANE IAN.docx](#)
Importance: High

PLEASE READ. This is applicable to residents that currently own a home here at EBV and made repairs following Hurricane Ian without pulling building permit or residents that purchased a home here at EBV after Hurricane Ian. For residents that did NOT attend the meeting this Wednesday, please read this email!

If you pulled building permits for repairs done to your home after Hurricane Ian, disregard this notice. If your home was NOT damaged and if you did NOT do any repairs after Hurricane Ian, disregard this notice. You should know that VOE and FEMA has addresses that were flagged after Hurricane Ian.

As promised, below are additional information that VOE provided following their meeting with our residents this past Wednesday. Many of you have already either reached out or met with Matt Noble to start the process for permitting the repairs done to your unit after Hurricane Ian. Matt indicated that residents of EBV has kept him very busy in the last couple of days, but he is eager to assist so please be sure to call his office and make an appointment!

- Residents have until Feb. 6, 2024, to obtain a permit. Failure to comply will result in enforcement of action by VOE and Cove. Be sure to make an appointment with Matt Noble.
- To obtain a permit, you will need to provide VOE all or some of the following: Elevation Certificate, Appraisal Certificate (worth of home/structure), receipts, detail list of repairs done.
- If you purchased a home after Hurricane Ian and the previous owner did not permit the repairs, you are responsible to obtain the permit.
- If your contractor did not pull a permit, homeowner is responsible to pull the permit.
- If you owned the home before and after Hurricane Ian, made repairs after Hurricane Ian and did not pull a permit, you are in violation and you will need to contact Matt Noble.
- If a neighbor/friend/family member made repairs after Hurricane Ian and permit was not pulled, you are in violation. Contact Matt Noble.
- Homes that have been cited by FEMA was sent a letter from Stanley Knight – Code Enforcement from VOE. If you received this letter, please contact the office so we can assist and provide you additional information.
- See attachment for contact list.
- Please talk to Matt Noble. Do not get your information from others because permit process and severity are not the same for all – based on location and flood elevation of your site.

I hope this is helpful. Please contact VOE or our office if you have any questions.

Myra Carroll
Community Manager



20518 Tahitian Blvd.
Estero, FL 33928
O: 239-992-4333
E: MCarroll@Covecommunities.com

"Coming together is a Beginning, keeping together is Progress, working together is Success."

From: [Myra Carroll](#)
To: [Myra Carroll](#)
Subject: IMPORTANT - PART 2 Notice from Village of Estero Building Dept.
Attachments: [image001.png](#)
[CONTACTS RELATED TO PERMITTING REPAIRS FOLLOWING HURRICANE IAN.docx](#)
[Estero Bay Village Flood Elevation Info.pdf](#)
[Estero Bay Village Flood Map Sheets.pdf](#)

Importance: High

Hi everyone,

This is applicable to residents that currently own a home here at EBV and made repairs following Hurricane Ian without pulling building permit or residents that purchased a home after Hurricane Ian. For residents that pulled building permits for repairs done to your home after Hurricane Ian, disregard this notice. If your home was NOT damaged and if you did NOT do any repairs after Hurricane Ian and your home was not tagged by VOE after the hurricane, disregard this notice. For residents that did NOT attend the meeting last week, purchased a home after Hurricane Ian, and residents that plan on making repairs/renovations in the future, please read this email.

As promised, Village of Estero sent the CORRECT flood map vs. the ones they presented at the on-site meeting last week. FEMA's web site was having issues and freezing at the time they were capturing and making copies for us that is why there was a discrepancy with the large photo vs. the handouts. I have a larger scan posted in the Clubhouse for easier viewing. Please disregard the copies they were handing out at the meeting last week.

As well, they sent flood elevation info for EVERY address in EBV. If you are required to obtain an Elevation Certificate, the magic number to look for is **BFE 11.5 NAVD**. They made a bit of a large error in stating that the BFE for Estero Bay Village was 11.4' NAVD. But there are portions of Estero Bay Village that have a BFE of 11.5' NAVD. Disregard the PERMIT ELEV BFE +1 column (applicable if you are planning to raise your home on stilts). I have attached a pdf file of a spreadsheet showing the required BFE for each address. Keep in mind, even if your BFE is below 11.5, you do not need to panic. There are so many variables to obtaining a building permit after a natural disaster such as Ian.

Many of you have already met with Matt Noble, made appointments, and have started the process. I highly recommend that if you have not done so, be sure to contact Matt Noble at VOE. February 6th is the deadline before FEMA/VOE contacts you with enforcement actions. I attached contact information you will need to obtain a building permit and notes below this email from last week's meeting with VOE.

Let me leave you with this insight...a resident at Molokai made major repairs when home was purchased after the hurricane. Building permit was not pulled by previous owner, or by her. Based on location and elevation, for sure I thought a permit would not be permitted without raising the house on stilts. Working with Matt Noble and providing the right documentation, the entire renovation has now been permitted and home remained as is. It can be done. So, instead of being mad, choose to understand and do the work that should have been done in the first place.

As always, please contact us if you have any questions or we can further assist you.

Myra Carroll
Community Manager



20518 Tahitian Blvd.
Estero, FL 33928
O: 239-992-4333
E: MCarroll@Covecommunities.com

"Coming together is a Beginning, keeping together is Progress, working together is Success."

From: Myra Carroll
Sent: Friday, January 12, 2024 11:51 AM
To: Myra Carroll <MCarroll@CoveCommunities.Com>
Subject: IMPORTANT - Notice from Village of Estero Building Dept.
Importance: High

PLEASE READ. This is applicable to residents that currently own a home here at EBV and made repairs following Hurricane Ian without pulling building permit or residents that purchased a home here at EBV after Hurricane Ian. For residents that did NOT attend the meeting this Wednesday, please read this email!

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- To obtain a permit, you will need to provide VOE all or some of the following:

Elevation Certificate, Appraisal Certificate (worth of home/structure), receipts, detail list of repairs done.

- If you purchased a home after Hurricane Ian and the previous owner did not permit the repairs, you are responsible to obtain the permit.
- If your contractor did not pull a permit, homeowner is responsible to pull the permit.
- If you owned the home before and after Hurricane Ian, made repairs after Hurricane Ian and did not pull a permit, you are in violation and you will need to contact Matt Noble.
- If a neighbor/friend/family member made repairs after Hurricane Ian and permit was not pulled, you are in violation. Contact Matt Noble.
- Homes that have been cited by FEMA was sent a letter from Stanley Knight – Code Enforcement from VOE. If you received this letter, please contact the office so we can assist and provide you additional information.
- See attachment for contact list.
- Please talk to Matt Noble. Do not get your information from others because permit process and severity are not the same for all – based on location and flood elevation of your site.

I hope this is helpful. Please contact VOE or our office if you have any questions.

Myra Carroll
Community Manager



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CONTACTS RELATED TO PERMITTING REPAIRS FOLLOWING HURRICANE IAN
Provided by VOE

Matt Noble – Village of Estero, Principal Planner
P: 239-319-2814

Lisa Reitbauer – Village of Estero, Asst to Matt Noble
P: 239-319-2831

Stanley Knight – Village of Estero, Code Enforcement Manager
P: 239-319-2815

Appraiser – Structure/Home Value
Rebecca Pate at Appraisal Associates & Consultants.
PO Box 11624
Naples, FL 34101
(239) 273-3035
rebecca@swfl-appraiser.com

Surveying Firms:

KP Surveying, Inc.
Kenny Pufhal
2802 W. Cypress Ave. SE, Ft. Myers, FL 33905
239-4625-1901, kenny@kpsurveying.com

Reliable Surveying, Inc.
Keith Clay
P.O. Box 1589, Ft. Myers, FL 33902
239-340-3318, info@ReliableSurveying.com

F.L.A. Surveys Corp.
Aidelin Carmona
3884 Progress Ave., Suite 104-A, Naples, FL 34104
239-370-1900

Lisa Reitbauer

From: Robert Wiley
Sent: Thursday, January 11, 2024 11:56 AM
To: Dana Schipper
Cc: Matt Noble; Lisa Reitbauer; Stanley Knight
Subject: RE: FW: Village of Estero Staff Requesting a Meeting at Mariners Cove to Discuss Hurricane Damage Repair Issues

Dana,

Yes, let's schedule the meeting at Mariners Cove on Wednesday, 1-24-24 at 9:00. We can come with paper handouts for participants if you can give me an idea of how many copies to bring. We can also put together a short PowerPoint presentation if your facilities are set up for that. Typically, we don't do the PowerPoint, but we can if that is your preference.

Respectfully,



Robert Wiley

Project Manager
9401 Corkscrew Palms Circle
Estero, FL 33928
Office: (239) 221-5035
Direct: (239) 319-2810
E-mail: wiley@estero-fl.gov
www.estero-fl.gov

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From: Dana Schipper <dana.schipper@alliantproperty.com>
Sent: Monday, January 8, 2024 2:29 PM
To: Robert Wiley <wiley@estero-fl.gov>
Cc: Mariners Cove <marinerscoveestero@gmail.com>
Subject: RE: FW: Village of Estero Staff Requesting a Meeting to Discuss Hurricane Damage Repair Issues

This Message Is From an External Sender

This message came from outside your organization.

Report Suspicious

Ok, definitely sounds like something to hear about it person.

I know it is a little later, but how about Wednesday January 24th at 9:00 am. This will give me time to communicate with the community let them know what it going on. They already have big training with Estero FD the week of the 17th so not sure how much people will want to do two meetings in one week.

Best Regards

Dana Schipper
Community Association Manager
Alliant Association Management

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For additional information on your account or community, please visit your community portal at: <http://www.alliantproperty.com/homeowner-portal-access>

Alliant Property Management, LLC
13831 Vector Ave
Fort Myers, FL 33907
239-454-1101 Main
239-454-1147 Fax
www.AlliantProperty.com

From: Robert Wiley <wiley@estero-fl.gov>
Sent: Friday, January 5, 2024 4:36 PM
To: Dana Schipper <dana.schipper@alliantproperty.com>
Cc: Mariners Cove <marinerscoveestero@gmail.com>
Subject: RE: FW: Village of Estero Staff Requesting a Meeting to Discuss Hurricane Damage Repair Issues

You don't often get email from wiley@estero-fl.gov. [Learn why this is important](#)

Dana,

Thanks for the response. The purpose of the meeting, as previously indicated below, is to have a face to face meeting with the owners and residents of homes within the Mariners Cove community so we can explain the Village's requirements for permitting on all improvements to structures located within the flood zones starting with the letter "A". For Mariners Cove, that would be for almost every structure. As a part of the National Flood Insurance Program, administered by FEMA, the Village must ensure that proper improvements and damage repairs are made and that the value of the improvements or repairs do not exceed the 50% value threshold for each structure IF the lowest floor elevation of that structure is lower than the established base flood elevation as shown on the current Flood Insurance Rate Map and its accompanying Flood Insurance Study.

This all sounds complicated when trying to explain it in an e-mail, so we have found it more effective to have face to face meetings where we can discuss this in person and answer questions.

Up to now, the Village has been very patient in working with property owners, but with FEMA now starting to force certain enforcement actions with the Village we are entering a time when we must begin enforcement actions for non-compliant properties where permits have not been obtained. We would like for this enforcement action phase to be conducted in a friendly manner, so the meeting will help us explain the process and advise how owners can provide the needed permit applications to the Village.

Respectfully,



Robert Wiley

Project Manager
9401 Corkscrew Palms Circle
Estero, FL 33928
Office: (239) 221-5035
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From: Dana Schipper <dana.schipper@alliantproperty.com>
Sent: Friday, January 5, 2024 4:23 PM
To: Robert Wiley <wiley@estero-fl.gov>
Cc: Mariners Cove <marinerscoveestero@gmail.com>
Subject: RE: FW: Village of Estero Staff Requesting a Meeting to Discuss Hurricane Damage Repair Issues

Hello Mr Wiley,

My name is Dana, and I am the CAM for Mariner's Cove. My on-site administrative assistant sent this over to me.

I apologize for the delay, I am just seeing this. I am curious as to how I would best relay to my owners what the goal of this meeting is. In order to try and get owners to attend, I would do on site posting and send mass emails to inform the owners as to the content of the meeting.

I will get a copy of the January activities calendar and try to give you some firm dates. I do know the clubhouse is more open in the afternoons.

I will get that calendar Monday at the latest and send you some viable dates.

I would recommend a reply all when you respond so that the communication goes both to me and to the community email.

Have a nice weekend.

Best Regards

Dana Schipper
Community Association Manager
Alliant Association Management

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Alliant Property Management, LLC
13831 Vector Ave
Fort Myers, FL 33907
239-454-1101 Main
239-454-1147 Fax
www.AlliantProperty.com

----- Forwarded message -----

From: **Robert Wiley** <wiley@estero-fl.gov>

Date: Wed, Jan 3, 2024 at 1:34 PM

Subject: FW: Village of Estero Staff Requesting a Meeting to Discuss Hurricane Damage Repair Issues

To: marinerscoveestero@gmail.com <marinerscoveestero@gmail.com>

Dear Mariners Cove Board Members,

This is a second request for someone from Mariners Cove to contact me at the Village of Estero. A response to the e-mail below would be appreciated.

Respectfully,



Robert Wiley

Project Manager

9401 Corkscrew Palms Circle

Estero, FL 33928

Office: (239) 221-5035

Direct: (239) 319-2810

E-mail: wiley@estero-fl.gov

www.estero-fl.gov

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From: Robert Wiley
Sent: Friday, December 29, 2023 12:11 PM
To: marinerscoveestero@gmail.com
Subject: Village of Estero Staff Requesting a Meeting to Discuss Hurricane Damage Repair Issues

Dear Board Members,

The Village of Estero is requesting a few dates and times when your clubhouse would be available for Village staff to come and meet with interested residents and board members to discuss the permitting requirements for hurricane and other damage repairs or improvements. The Village is a participant in the National Flood Insurance Program (NFIP), and we are required to comply with the floodplain management provisions for the various flood zones. The Federal Emergency Management Agency (FEMA) oversees the NFIP and recently made unannounced field inspections of Hurricane Ian recovery efforts throughout Lee County and its incorporated municipalities. They provided a listing of some properties within Mariner's Cove where they are requiring the Village to provide documentation that proper permits were obtained for damage recovery to structures.

Village staff would like to meet and discuss the requirements for permits within the flood zones and help everyone understand what is meant by the 50% rule that can seriously affect the ability to repair damage or make improvements to a structure.

I would appreciate having someone reach out to me so we can attempt to schedule a meeting early in January.

Respectfully,



Robert Wiley

Project Manager

9401 Corkscrew Palms Circle

Estero, FL 33928

Office: (239) 221-5035

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