



**IMPORTANT HURRICANE IAN REPAIR INFORMATION  
- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 2, 2024

Larry Fiesel  
District Two

Dear Owner:

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs and Improvements (Remodels)**

Lori Fayhee  
District Four

The Village of Estero would like to thank those of you who have obtained a permit to repair damage caused by Hurricane Ian. If you did obtain a permit that covered all of the damage from Ian, you may disregard this letter. Please see below if you have not obtained permits.

Rafael Lopez  
District Five

As part of FEMA’s ongoing compliance responsibilities following Hurricane Ian, FEMA staff toured communities, including yours, during the weeks of October 30<sup>th</sup> and November 4<sup>th</sup>, 2023 and identified several residences for possible demolition and/or reconstruction without a permit in violation of the National Flood Insurance Program (NFIP) and the FEMA required Village of Estero Flood Ordinance. The Village’s responsibility is to determine if work has been done, or is being done, to those properties that FEMA identified. It has been discovered that many properties do not have a permit to repair Hurricane Ian damage.

Jim Ward  
District Six

George Zalucki  
District Seven

Based on the field tour, FEMA is currently evaluating the Village’s floodplain management program to determine if we meet the minimum NFIP requirements. Compliance is mandatory for homes in the Special Floodplain Hazard Area (SFHA), which includes your community, to receive, among other things, federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the SFHA and could potentially result in the Village losing its Community Rating System ranking, or even being removed from the National Flood Insurance Program.

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

**If you did work or are doing work to repair Ian damage in your home without a permit, you must obtain a permit.** A new Florida Building Code went into effect on December 31, 2023. Any work you may have done to your home without a permit could potentially not comply with the new Code which will in turn require those repairs to meet the new Code requirements.

To assist you with the process, Village staff will be attending your monthly community meeting in the clubhouse on January 10<sup>th</sup> at 11:00 a.m. to answer any questions you may have about FEMA policies and building permit requirements and procedures.

Thank you for your anticipated cooperation and we look forward to seeing you on January 10<sup>th</sup>.

Sincerely,

Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



**IMPORTANT HURRICANE IAN REPAIR INFORMATION  
- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Gregory Baxter Fretwell  
20881 Pine Tree Ln  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

Re: **Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)**  
**Property Address: 20881 Pine Tree Ln, Estero, FL**

Lori Fayhee  
District Four

Dear Gregory Baxter Fretwell:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

George Zalucki  
District Seven

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

**If you did work or are doing work to repair Ian damage in your home without a permit, you must obtain a permit that complies with the new Florida Building Code which went into effect on December 31, 2023.**

To assist you with the process, Village staff is available to answer any questions you may have about FEMA policies and building permit requirements and procedures. Please contact us at (239) 221-5036 for assistance.

Thank you for your anticipated cooperation.

Sincerely,

A handwritten signature in blue ink, appearing to read "Matthew Noble".

Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



**IMPORTANT HURRICANE IAN REPAIR INFORMATION  
- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Candace W Farmer  
20552 Charing Cross Cir  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

Re: **Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)**  
**Property Address: 20552 Charing Cross Cir, Estero, FL**

Lori Fayhee  
District Four

Dear Candace W Farmer:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

George Zalucki  
District Seven

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

Steve Sarkozy  
Village Manager

Robert M.  
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Village Attorney

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Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



**IMPORTANT HURRICANE IAN REPAIR INFORMATION**  
**- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Cora St Clair  
20670 Basin Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

Re: **Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)**  
**Property Address: 20670 Basin Dr, Estero, FL**

Lori Fayhee  
District Four

Dear Cora St Clair:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

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Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



**IMPORTANT HURRICANE IAN REPAIR INFORMATION  
- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Linda K Kuntz  
20711 Anchor Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

Re: **Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)**  
**Property Address: 20711 Anchor Dr, Estero, FL**

Lori Fayhee  
District Four

Dear Linda K Kuntz:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

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Village Manager

Robert M.  
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Thank you for your anticipated cooperation.

Sincerely,

Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



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- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Donald K & Darlene R Klapper  
1733 Cove Circle E  
Lawrenceburg, IN 47025

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 20721 Basin Dr, Estero, FL**

Lori Fayhee  
District Four

Dear Donald K & Darlene R Klapper:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

George Zalucki  
District Seven

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

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Village Manager

Robert M.  
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Village Attorney

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Thank you for your anticipated cooperation.

Sincerely,

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Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



**IMPORTANT HURRICANE IAN REPAIR INFORMATION  
- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Jeffrey T & Lori J Brenneman  
20790 Garden Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 20790 Garden Dr, Estero, FL**

Lori Fayhee  
District Four

Dear Jeffrey T & Lori J Brenneman:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

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Sincerely,

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Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



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- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Dan N Johnson  
4899 Riverside Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

Re: **Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 4899 Riverside Dr**

Lori Fayhee  
District Four

Dear Dan N Johnson:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

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Village Manager

Robert M.  
Eschenfelder, Esq.  
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Thank you for your anticipated cooperation.

Sincerely,

Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager





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- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 3, 2024

Larry Fiesel  
District Two

Michael W Miller  
4937 Royal Palm Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

Re: **Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 4937 Royal Palm Dr**

Lori Fayhee  
District Four

Dear Michael W Miller:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

George Zalucki  
District Seven

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Steve Sarkozy  
Village Manager

Robert M.  
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Sincerely,

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Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



**IMPORTANT HURRICANE IAN REPAIR INFORMATION  
- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 8, 2024

Larry Fiesel  
District Two

Tanya L. Fisher  
20780 Pine Tree Ln  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 20780 Pine Tree Ln, Estero, FL, 33928**

Lori Fayhee  
District Four

Dear Tanya L. Fisher:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

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Sincerely,

Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



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- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 8, 2024

Larry Fiesel  
District Two

Randle A. Rodeheaver, et al  
4691 Riverside Dr.  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 4691 Riverside Dr., Estero, FL, 33928**

Lori Fayhee  
District Four

Dear Randle A. Rodeheaver, et al:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

George Zalucki  
District Seven

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

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Sincerely,

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Village of Estero  
Principal Planner/Certified Floodplain Manager



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**- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 8, 2024

Larry Fiesel  
District Two

Carl D. Lewis  
3520 Broadway W  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)**  
**Property Address: 3520 Broadway W, Estero, FL, 33928**

Lori Fayhee  
District Four

Dear Carl D. Lewis:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

George Zalucki  
District Seven

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

Steve Sarkozy  
Village Manager

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Village Attorney

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Village of Estero  
Principal Planner/Certified Floodplain Manager



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**- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 8, 2024

Larry Fiesel  
District Two

Jessica Lynn Morine, et al  
4936 Royal Palm Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)**  
**Property Address: 4936 Royal Palm Dr, Estero, FL, 33928**

Lori Fayhee  
District Four

Dear Jessica Lynn Morine, et al:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

Steve Sarkozy  
Village Manager

Robert M.  
Eschenfelder, Esq.  
Village Attorney

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Matthew Noble, AICP, CFM  
Village of Estero  
Principal Planner/Certified Floodplain Manager



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- PLEASE READ THIS NOTICE IN ITS ENTIRETY -**

Joanne Ribble  
Vice Mayor  
District One

January 8, 2024

Larry Fiesel  
District Two

Trevor Taulman, et al  
20621 Coconut Dr  
Estero, FL 33928

Jon McLain  
Mayor  
District Three

**Re: Permits Needed for Post-Hurricane Ian Repairs  
and Improvements (Remodels)  
Property Address: 20621 Coconut Dr, Estero, FL, 33928**

Lori Fayhee  
District Four

Dear Trevor Taulman, et al:

Rafael Lopez  
District Five

You are receiving this letter because it has come to our attention from FEMA that you have repaired damage from Hurricane Ian without permits. This is in violation of the National Flood Insurance Program.

Jim Ward  
District Six

If individual homeowners do not comply, you risk the ability to obtain federally backed mortgages, disaster relief assistance, future ability to obtain a permit on non-complying properties, as well as a discount on flood hazard insurance. Working without a permit jeopardizes not only you but every homeowner in the Special Flood Hazard Area and could potentially result in the Village losing its Community Rating System ranking, or being removed from the National Flood Insurance Program.

George Zalucki  
District Seven

Steve Sarkozy  
Village Manager

Robert M.  
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Village Attorney

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