



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.

Don't block natural flow ways/floodways



- Florida State law and The Village of Estero ordinances prohibit private property owners from filling, diverting or otherwise blocking natural flowways including rivers, creeks, ditches and swales. This includes allowing vegetation to obstruct water conveyances. Your property must be maintained to allow surface water to drain safely.
- Building and remodeling projects may not block natural flowways. You are encouraged to obtain a permit before attempting any landscaping, remodeling, or building project that will alter natural flowways.
- Within the Special Flood Hazard Area, FEMA has designated Regulatory Floodways along some rivers, creeks or other water channels. FEMA regulates filling and construction in floodways to allow flood waters to be discharged without raising surface water levels beyond a designated height. Inclusion in a regulatory floodway does not specifically impact flood insurance rates, but it does affect construction regulation. Permit applications in a floodway may require a No-Rise Certification.

Know the safety and insurance benefits of exceeding minimum standards

- Most construction projects in the Special Flood Hazard Area – which includes flood zones A, AE, or VE – have a **minimum** base flood elevation requirement for the first livable floor of the project. Building higher than those minimums may further reduce your risk of flooding, may lower your flood insurance rates, and may keep your property in compliance with future FEMA flood map revisions. Your contractor and your insurance agent can advise you specifically on these advantages and the related construction costs.
- The 2023 Florida Building Code 8th Edition requires a finished first floor to be constructed 1 foot above the FEMA

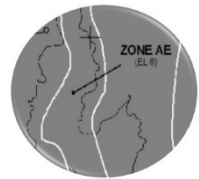
designated Base Flood Elevation (BFE) for both residential and commercial buildings.

- The Village of Estero through Ordinance 2022-13, requires that your livable floor area to be 1 foot above the crown of the road for construction in a designated X Flood Zone. Again, building higher than this minimum may further reduce your risk of flooding and may keep your property in compliance with future FEMA flood map revisions.
- Village staff can provide additional flood-related information about your property, including existing grade elevations compared to the base flood elevation and whether there are local hydrology features that may impact your property.
- If you currently have flooding issues on your property, staff can advise you on possible improvements. This may include a site visit.



Learn your flood hazard, flood zone and FIRM map information

- Take this opportunity to ask for a FIRM letter that will outline all Flood Insurance Rate Map details, including flood zone, base flood elevation, and other details required to obtain flood insurance.
- At any time, you can access flood map information about any property in the Village of Estero by going to <http://esterofl.withforerunner.com>, or by calling Kristin Schumacher at The Village of Estero, 239-451-5713, or by visiting The Village of Estero Community Development at 9401 Corkscrew Palms Circle, Suite 101, Estero FL 33928.



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 alertLee system.

Visit www.LeeEOC.com

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.

- Print versions are available at The Village of Estero 9401 Corkscrew Palms Circle, Suite 101, Estero, as well as at convenient locations throughout Lee County.

Access the online version at:

<http://www.leegov.com/publicsafety/emergencymanagement/plan/ahg>

Elevation Certificates

Elevation Certificates never expire. If you are purchasing or selling a home located in a special flood hazard area, please make sure the elevation certificate was completed with a valid map. If you have questions regarding a property's flood elevation, contact the Village of Estero Floodplain Administrator and request a flood information letter. The letter will be a supporting document to the elevation certificate which confirms the



Base Flood Elevation (BFE) of the property in question. Elevation certificates issued before 2016 can be obtained from Lee County. Elevation certificates issued after 2016 can be obtained from the Village of Estero.

Structures constructed before the establishment of Flood Insurance Rate Maps most likely will not have an elevation certificate on file.

If an elevation certificate is required and not available, it is the owner's responsibility to obtain one. An elevation certificate can be obtained through a licensed surveyor.

No Home is Completely Safe from Flooding

Flood insurance prevents citizens from being financially devastated. Recovery times are must faster with a flood insurance policy.

<https://www.floodsmart.gov/know-your-risk>

Build Responsibly



All floodplain development within the Village of Estero requires a building/zoning permit.

The Village of Estero Building/Community Development Department is located at 9401 Corkscrew Palms Circle, Estero, Florida.

Floodplain management is performed in accordance with The Village of Estero Ordinance 2022-13 and was adopted on November 16, 2022 by the Village Council. The Florida Building Code applies to any proposed development.

The National Flood Insurance Program “NFIP” requires that any structure located in the Special Flood Hazard Area “SFHA” that contains improvements or repairs equaling 50 percent of the value of the structure be brought into full compliance with current Flood Insurance Rate Map Base Flood Elevations for that particular property. The Village of Estero encourages property owners and contractors to contact Kristin Schumacher, schumacher@estero-fl.gov or 239-451-2812, to discuss proposed improvements or repair projects which may trigger substantial improvements/substantial damages, known as the “50 Percent Rule”.

Additional information for Substantial Improvement/Substantial Damage can be found on FEMA’s website:

https://www.fema.gov/sites/default/files/documents/fema_nfip_substantial-improvement-substantial-damage-desk-reference.pdf

Insure Your Property

Flooding is the most common natural disaster in the U.S., and only flood insurance covers flood damage to your property and possessions. Most homeowners insurance covers water damage caused from a broken waterline inside your home, but not water damage caused by flooding in your neighborhood. Flooding can be caused from a tropical storm, hurricane, flash flood or heavy rainstorm events.

Everyone lives in a flood zone. It is just a question of whether you live in a high, moderate, or low risk area. The NFIP reports that nearly 20% of insurance claims are related to properties located in moderate-to-low risk areas.



Just a few inches of water from a flood can cause tens of thousands of dollars in damage. From 2020 to 2024, the average residential flood claim in Lee County was \$128,169.*

Flood insurance is available to homeowners, renters, condo owners and renters, and commercial owners and renters. Costs vary depending on the amount of insurance that is purchased, what it covers, and the property's flood risk.

Typically, there is a 30-day waiting period from the date of purchase before a policy goes into effect. The best time to purchase flood insurance is now. ***Do not wait for the next storm!***

The NFIP policies can be purchased through insurance agents nationwide. To locate an agent who sells NFIP insurance, please call: 800-427-4661. For NFIP questions, please call: 800-621-FEMA (3362). To file a claim, please call 877-336-2627.

Flood insurance claims are paid by policyholder's premium, not tax dollars. See www.floodsmart.gov or call the FEMA Mapping and Insurance Exchange at 877-336-2627 for general inquiries about the NFIP.

Prepare for Hurricanes



Hurricane season lasts six months: June 1 – November 30. Every household should have a family emergency plan.

There are a number of things you can do to prepare before the season starts and, hopefully, you will not need to use them.

In case of an emergency, **always call 911.**

Everyone should have an **emergency supply kit** for your family and pets, with enough supplies to last at least **3 days without power**. A guide can be found at:

<https://www.leegov.com/publicsafety/emergencymanagement/plan>

Additional information can be found at the Village of Estero's Floodplain Protection website.

* Information from floodsmart.gov Historical NFIP claims

For further information,
please contact
The Village of Estero
at
239-221-5036

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