**Flooding**

**What is the risk of flooding in Lee County?**

* In Lee County, flood risk generally results from two types of storm events: Wave surge from hurricanes may cause coastal flooding; and heavy rainfall and natural flow of water south through the Florida peninsula, often called “sheet flow,” may cause flooding along rivers, creeks and canals.
* Formal assessment of the flood risk in Lee County has been conducted by the Lee County Public Safety Department as part of its Local Mitigation Strategy.
* FEMA updated information about the principal flooding problems in unincorporated Lee County as part of its [2014 Coastal Discovery Report](http://www.leegov.com/dcd/Documents/FloodMapping/FEMAFloodZones/2014DiscoveryReport.pdf), which can be viewed under Documents and Web Links at [www.leegov.com/dcd/flood](http://www.leegov.com/dcd/flood), along with the detailed flooding history in FEMA’s 2008 Flood Insurance Study for Lee County.

**How does Lee County address flood emergencies?**

* Lee County joined the National Flood Insurance Program in 1984. As a result:
  + Property owners here may purchase flood insurance policies through the NFIP.
  + FEMA will provide disaster assistance here in the event of a federally declared disaster.
  + FEMA routinely assesses the risk of flooding here and updates Flood Insurance Risk Maps.
* In addition, Lee County and all of its municipalities participate in the NFIP’s Community Rating System, which provides a discount in the cost of the flood insurance policy.

**Choose your flood warning system**

* In addition to traditional communication through mass media, Lee County Emergency Management will notify residents individually of dangerous flooding through multiple methods of outreach:
  + **CodeRed** – A free telephone, text or email service.
  + **LeeAlert for iPhone** – A free app for Apple devices that pushes evacuation notifications in real time during emergencies and which also allows users to search for evacuation zones by street address.
  + **LeeAlert for Android** – A free app for Android devices that pushes evacuation notifications in real time during emergencies and which also allows users to search for evacuation zones by street address or by GPS.
  + **Facebook** – This Facebook page posts real-time updates about emergency conditions and always offers general preparedness information.
  + **Twitter** – There are two Twitter accounts: [@LeeEOC](http://www.twitter.com/LeeEOC) - offers purely emergency information. [@LCEMFL](http://www.twitter.com/LCEMFL) - offers also includes general and preparedness information.
  + **IPAWS** – Lee County Public Safety is a FEMA Integrated Public Alert Warning System (IPAWS) Alerting Authority.  We can utilize the IPAWS to alert and warn Lee County residents and visitors about serious emergencies through various means, including the Emergency Alert System (EAS), Wireless Emergency Alerts (WEA), and the National Oceanic and Atmospheric Administration (NOAA) Weather Radio.
* You can learn more about participating in all of these at [www.LeeEOC.com](http://www.LeeEOC.com).

**After the storm**

Do life-saving and damage mitigation measures immediately.

Get a permit for permanent repairs.

Be cautious about ground water, food safety and dehydration.

Register for Individual Assistance: In a federally declared disaster, if your property/structure was damaged, immediately apply for Individual Assistance with FEMA even if you don’t need assistance immediately. This will ensure you are in the system to be eligible for an SBA loan even after the Individual Assistance Deadline has passed. For more information, log on to [www.disasterassistance.gov](http://www.disasterassistance.gov).

**Know your flood hazard**

* Learn your flood hazard, flood zone and map information by going to: [www.leegov.com/dcd/flood](http://www.leegov.com/dcd/flood)
* On this webpage, you can also:
  + Learn about historic flooding in Lee County in FEMA’s 2008 Flood Insurance Rate Study and 2014 Coastal Discovery Report, under Documents and Web Links.
  + Look up your flood zone.
  + Download or print flood maps and a handout about the Mandatory Requirement for Flood Insurance. Flood zones which begin with an “A” or a “V” require flood insurance if the property is mortgaged.
  + Obtain flood maps and FEMA Elevation Certificates from your community’s building or community development department:
    - Bonita Springs: 239-444-6150
    - Cape Coral: 239-574-0553
    - Fort Myers: 239-321-7000
    - Fort Myers Beach: 239-765-0202
    - Sanibel: 239-472-3700
    - Estero: 239-319-2811
    - Unincorporated Lee County: 239-533-8948 (email: [FIRMinfo@leegov.com](mailto:FIRMinfo@leegov.com)).

**Flood Zone vs. Evacuation Zone**

* Flood zone is for flood insurance ratings and some building code requirements. Evacuation zones are used during storm events to predict overland wave surge.
* When a hurricane is approaching, it’s time to know your Evacuation (surge) zone. For more information, log on to:

<https://www.leegov.com/dcd/Documents/FloodMapping/FEMAFloodZones/FloodZoneVSEvac.pdf>

**“100-year Flood” misconception**

* People sometimes hear the phrase “100-year flood zone” and think a flood happens only once in 100 years. Unfortunately, that old adage is not true. The Special Flood Hazard Area is an area that has a 1 percent chance, or a 1 in 100 chance, of a flood happening in any given year. That means a flood could happen in a given year and again the next year. It has nothing to do with calendar years. The phrase “1 percent annual chance flood” is more accurate.

**Insure your property**

* Protect investment in property and contents with flood insurance.
* You don’t need to own your home or business to get an NFIP policy. The NFIP offers insurance for renters’ possessions.
* Floods are the most common natural disaster in the United States. The [National Flood Insurance Program](https://www.floodsmart.gov/floodsmart/pages/about/nfip_overview.jsp) (NFIP) reports that nearly 20 percent of flood insurance claims are for properties in moderate to low-risk areas.
* Most property/casualty insurance does not cover flood damage. The NFIP, which is administered by the Federal Emergency Management Agency, is a federal provider of flood insurance policies.
* Flood insurance is required for mortgages on structures in areas designated as a [Special Flood Hazard Area](https://www.floodsmart.gov/floodsmart/pages/faqs/what-is-a-special-flood-hazard-area.jsp) & [Coastal High Hazard Area](https://www.fema.gov/national-flood-insurance-program-2/coastal-high-hazard-area).
* Even if your property is in a low-risk zone, take advantage of the preferred rate policy for flood insurance.
* If you don’t have a mortgage and are not required to have flood insurance, consider getting an NFIP policy anyway.
* In addition to the insurance coverage, it may also be an advantage if you sell the property to a buyer who finances with a mortgage. The policy may transfer to the new owner, possibly offering some cost savings.
* Learn more about flood insurance call 800-427-2419.

**Protect people from flood hazard**

* Share this information with your family and friends.
* Stay out of flood waters. They can contain dangerous chemicals, gasoline, oil and sewage.
* Learn more at: www.leegov.com/dcd/flood

**Protect property from flood hazard**

* Ask your community floodplain manager about flood protection assistance.
* Jurisdiction staff provides one-on-one advice to anyone interested in protecting their building from flood damage.
* Some instances may include a site visit followed by a written summary of the flood problem and recommended alternatives. The reviews will include how elevating a building, retrofitting flood openings, and having the proper enclosed areas can reduce flood insurance premiums.
* Visit FEMA’s virtual library to learn how to protect structures: [www.fema.gov/media-library/assets/documents/13261](http://www.fema.gov/media-library/assets/documents/13261)

**Build responsibly**

* Get a permit before you build; [check with your jurisdiction to see if your project requires a building permit](http://sp.leegov.com/dcd/BldPermitServ).
* Know the safety and insurance benefits of exceeding minimum standards.
* Before you remodel, learn about flood regulations and building codes.
* If your property is in the Special Flood Hazard Area, it must meet a base flood elevation and other National Flood Insurance regulations. Learn about them at: [www.leegov.com/dcd/flood/firm](http://www.leegov.com/dcd/flood/firm).
* Consider the advantages of building higher than the base flood elevation. Doing so will lower the cost of flood insurance and will lessen the risk of flood damage.
* Agricultural buildings in the Special Flood Hazard area (A, AE or V zone) are not exempt from NFIP Program construction requirements, even though they are exempt from the Florida Building Code.
* Fill and construction are prohibited in regulatory floodways unless a No Rise Certification permits the work.

**Protect natural floodplain functions**

* Protection and restoration of natural flowways and maintenance of drainage ditches, weirs and canals, sewer systems and other water conveyances helps to ensure proper surface water management to mitigate the effects of storms or sheet flow.
* Don’t block natural flowways. Report blocked ditches, swales and canals.
* Local jurisdictions maintain the water conveyances in public rights of way, and private property owners are responsible for clearing and maintaining drainage conveyances on private property.
* If you have a concern about maintenance of a drainage conveyance, contact the building or Community Development department for your community.
* For property in unincorporated Lee County, call the Request for Action Hotline at 239-533-9400 or fill out the [Request for Action Form](http://sp.leegov.com/dot/requestforaction) online at [www.leegov.com](file:///C:/Users/engstrtm/AppData/Local/Temp/Temp1_Hurricane%20All%20Hazards%20Guides.zip/www.leegov.com).

**Prepare for hurricanes**

Before the hurricane or storm approaches:

* Obey evacuation notices.
* Tell family and friends about your evacuation plans.
* Report blocked ditches, swales and canals.