

National Flood Insurance Program

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The [National Flood Insurance Program](#) (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](#) and [Coastal High Hazard Area](#). Lee County joined the NFIP in September 1984 when the County adopted its first Flood Insurance Rate Maps. Those maps establish flood zones and base flood elevations to determine the cost of flood insurance premiums.

As a member of NFIP, Lee County assists our citizens with services including:

- [Flood zone verification](#) - Look up a flood zone for parcels in unincorporated Lee County
- FIRM Letter - [Request a letter](#) verifying the current and either the previous or time-of-construction flood zone for parcels in unincorporated Lee County, along with other useful flood-related information
- [Flood maps](#) - Download current and historic map panels
- [Search for an elevation certificate](#)

Incorporated areas of Lee County are also members of the National Flood Insurance Program. For flood mapping information about parcels in those areas, please contact:

- Bonita Springs: 239-949-6262
- Cape Coral: 239-574-0553
- Estero: 239-221-5036
- Fort Myers: 239-321-7000
- Fort Myers Beach: 239-765-0202
- Sanibel: 239-472-3700

<https://www.leegov.com/dcd/flood/firm/insurance>

National Flood Insurance Program (NFIP)

- Educates public on the NFIP
- Lists services provided by Lee County as a member of the NFIP



Community Rating System Discounts

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The [Community Rating System](#) allows communities that are members of the National Flood Insurance Program to earn discounts on flood insurance policies on property in their jurisdictions in exchange for accepting higher regulatory standards for floodplain management. Unincorporated Lee County joined the CRS program in October of 1991. Because of the points earned in this program, owners of property in unincorporated Lee County qualify for a 25 percent discount on the cost of flood insurance. The value of this discount in unincorporated Lee County is \$15 million annually.

Residents of unincorporated Lee County will automatically receive this discount, and may confirm it by checking for this Community Identification - Lee County ID# **125124** - on their National Flood Insurance Program policy.

Incorporated areas of Lee County also participate in the Community Rating System, although the value of the discount differs among the communities. For CRS discount information in those areas, please contact:

- Bonita Springs: 239-949-6262
- Cape Coral: 239-574-0553
- Estero: 239-319-2811
- Fort Myers: 239-321-7000
- Fort Myers Beach: 239-765-0202
- Sanibel: 239-472-3700

Flood mapping quick links:

- [Find the flood zone and base flood elevation for any parcel in unincorporated Lee County](#)
- [Read about the mandatory purchase of flood insurance](#)

Community Rating System (CRS) Discounts

- Describes CRS and community benefit
- Provides links to other flood insurance topics



<https://www.leegov.com/dcd/flood/firm/insurance/discounts>

Flood Insurance Rate Map Information

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The Federal Emergency Management Agency (FEMA) creates Flood Insurance Rate Maps for unincorporated Lee County. Community Development staff provides important services to support Flood Insurance Rate Maps. These services verify and document:

- [Flood Zones](#)
- [Flood Insurance](#)
- [Map Corrections](#)
- [Map Changes](#)

**Flood Insurance
Rate Maps**
(printable and interactive maps)

What is a Flood Insurance Rate Map (FIRM)?

Flood Insurance Studies are compilations of flood risk information used for community planning and development. The Federal Emergency Management Agency (FEMA) works with community leaders across the country to identify flood hazards and promote ways to reduce the impact of those and other hazards. A FIRM is a map created by FEMA's National Flood Insurance Program for floodplain management, building and flood insurance purposes. FIRMs are also referred to as Flood Maps. A FIRM will generally show a community's base flood elevations (predicted level of flooding), flood zones and floodplain boundaries. Together, they show the risk of flooding.

High-risk flood zones, known as Special Flood Hazard Areas (SFHA), show the predicted level of flooding that could occur from the "base flood." The base flood is the type of flood that has a 1% annual chance of occurring in any given year. These SFHAs are shown on the FIRM.

Low- to moderate-risk flood zones are also shown on the FIRM but are not considered to be part of the Special Flood Hazard Area.

Flood Insurance Rate Map Information

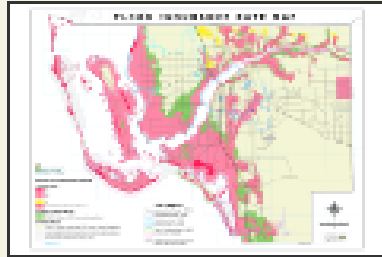
- Educational page describing Flood Insurance Rate Maps (FIRMs) and their impact on flood insurance
- Links to related resources

<https://www.leegov.com/dcd/flood/firm>



Flood Insurance Rate Maps

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Flood Insurance Rate Map

Date: 1/24/2023

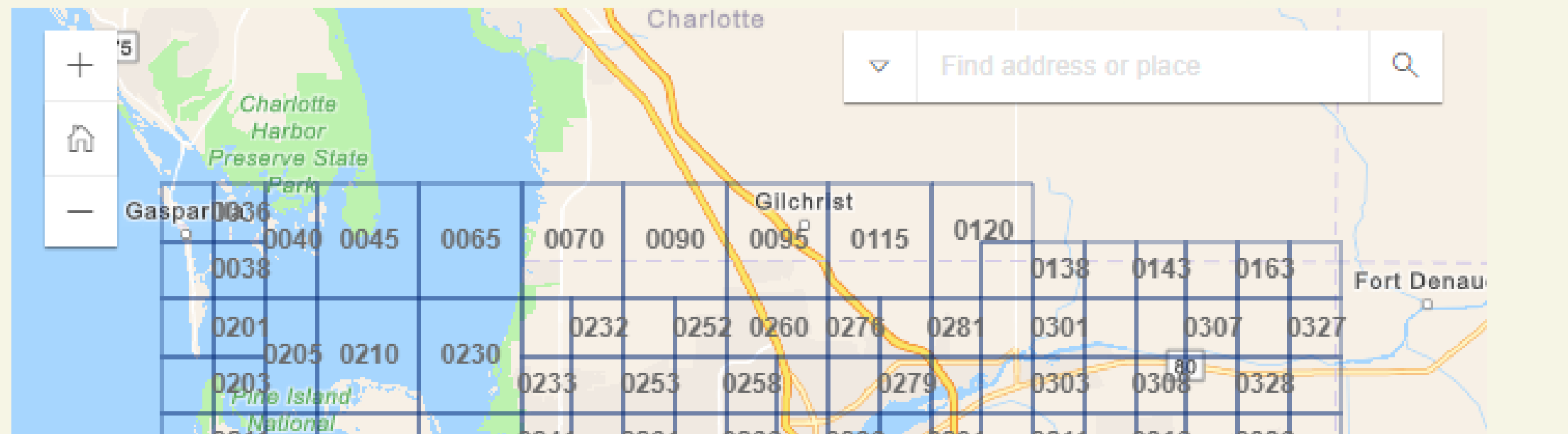
Dimensions: 36" x 24"

By: Planning Department

Look up your Flood Zone using the [Find My Flood Zone](#) web app

View FEMA's Flood Insurance Rate Map (FIRM Panel) for unincorporated Lee County

Click a panel on the map below, then "More info" to view and save the pdf. Please note that the pdf may contain multiple pages if a Letter of Map Revision has been approved by FEMA.



<https://www.leegov.com/gis/maps/printable-maps/firm>

Flood Insurance Rate Map Printable and Interactive Maps

- Printable and interactive rate maps for residents to learn more about their home and risks





Find My Flood Zone

City Limits



FEMA Flood Map Information

LIMWA

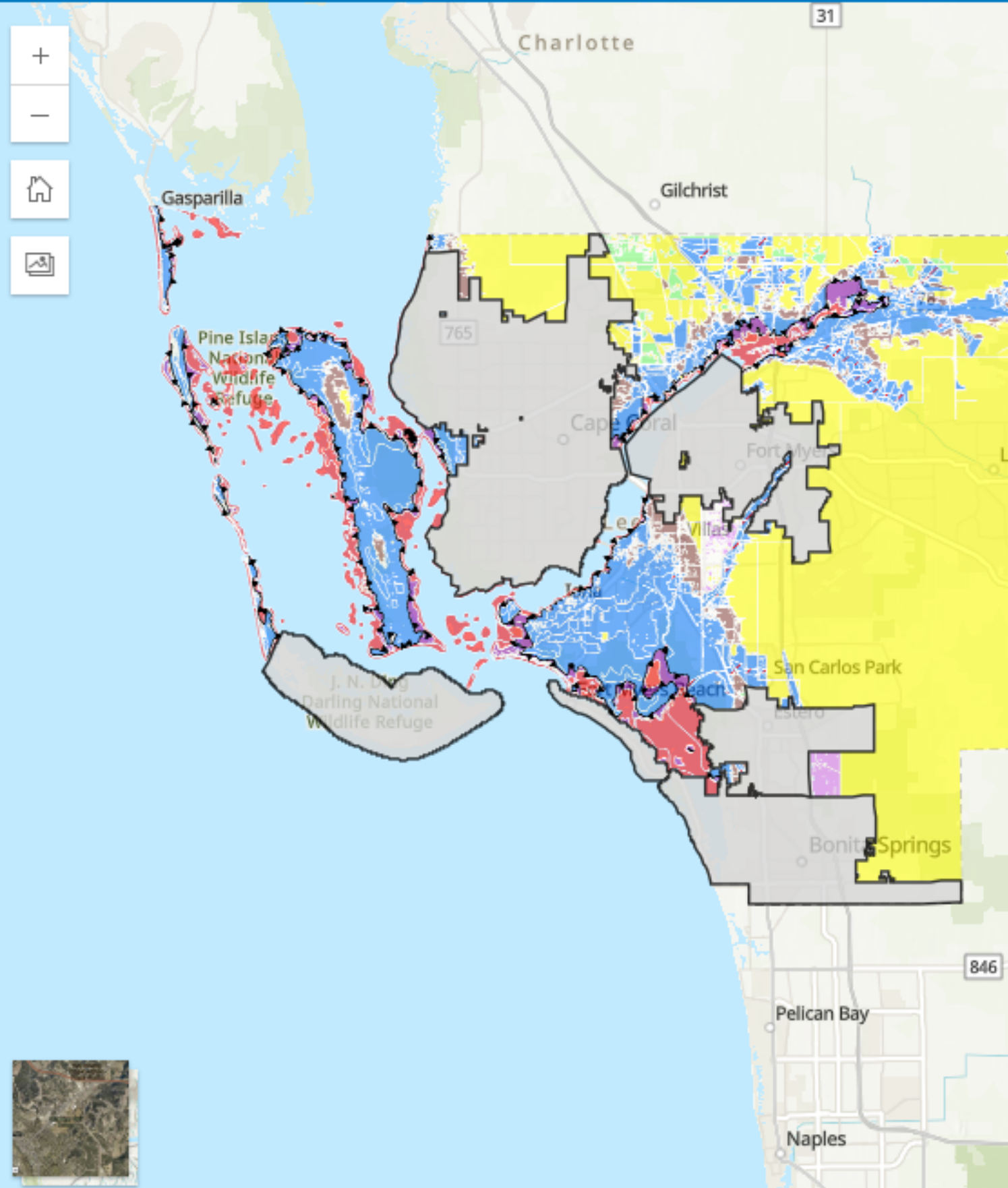


Floodways



Flood Zones

-  VE
-  Coastal A Zone
-  AE
-  AH
-  AO
-  A
-  X (shaded)
-  X



Flood Zone Map Tool

- Interactive tool, allows residents of Unincorporated Lee County to find their flood zone by address

<https://leegis.maps.arcgis.com/apps/instant/sidebar>



Lee County
Southwest Florida

Flood Insurance Rate Hazard Areas

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Special Flood Hazard Area

FEMA Flood Insurance Rate Maps establish the [Special Flood Hazard Area](#), where FEMA predicts there is a 1 percent annual chance of flooding. [Congress requires](#) that mortgaged property in this area must have flood insurance. Within the Special Flood Hazard Area, flood zones include:

- **A Zones** - Areas subject to inundation by the 1 percent annual chance flood event. If the structure has a mortgage, the owner must have flood insurance. In A Zones, FEMA did not conduct detailed analyses to set the base flood elevation (BFE), which is the required height for construction. However, the County estimated BFEs for all A Zones in unincorporated Lee County.
 - Download information about [Community-Determined Base Flood Elevations \(BFEs\)](#).
- **AE Zones** - Areas subject to inundation by the 1 percent annual chance flood event where base flood elevations are shown. The Base Flood Elevation appears after the “EL” in the zone designation. For example, a zone of AE-EL8 means the structure is in the AE Zone with a base flood elevation requirement of 8 feet. If the structure has a mortgage, the owner must have flood insurance.
- **AH Zones** - Areas subject to inundation by a 1 percent annual chance of shallow ponding with depths of 1 to 3 feet. These areas also identify base flood elevations.

Coastal High Hazard Area

The maps also establish the [Coastal High Hazard Area](#), where FEMA predicts there is a 1 percent annual chance of flooding from offshore inundation. [Congress requires](#) that mortgaged property in this area must have flood insurance.

Flood Insurance Rate Hazard Areas

- Educates public on Special Flood Hazard Area designations and what they mean
- Information on Coastal High Hazard Areas
- Information on X zones
- Links to more information on how this affects your flood insurance

Building & Permitting Services

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Building and Permitting Services, a division of the Community Development Department, helps to maintain public safety and compliance with applicable building codes and local standards for residents, contractors and developers by providing permitting and inspection services that include permit application processing and issuance; regulatory zone and plan review; and inspections.

Are you looking to do any sort of construction or renovation project?

A building permit is required if you plan to construct, enlarge, alter, repair, move, demolish or change the occupancy of a building or structure. A building permit is also required if you plan to install, alter, repair, remove, convert or replace any electrical, gas, mechanical or plumbing system, provided the installation is regulated by the Florida Building Code (FBC).

Improvements or repairs not requiring a permit:

Please reference [Florida Building Code Section 105.2](#) and [Lee County Land Development Code Chapter 6, Section 6-117](#) for information regarding improvements or repairs not requiring a permit.

Use eConnect, our online permitting service delivery system to:

- Search and view permits
- Submit permit applications
- Upload (add) plans and other documents
- View status and *Preview Comments* (New feature for Permitting Records! Click the Icon below for details and instructions.)
- Download/print approved documents

<https://www.leegov.com/dcd/BldPermitServ>

Building & Permitting Services

- Education on what projects need a building permit
- Information on the permitting process
- Links and resources for users to begin the permitting process



Substantial Improvement/Substantial Damage

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Here's information YOU need to know about the "50% Rule"
(also known as SI/SD - Substantial Improvement, Substantial Damage)

[FEMA's Substantial Improvement/Damage](#)

[Building Valuation Calculation Table](#)

[Find an Elevation Certificate \(If on Record\)](#)

[Detailed Cost Breakdown Package](#)

If your home or business is in the Special Flood Hazard Area (SFHA) and is not flood compliant (i.e. structure is below Freeboard, which is FEMA BFE + 1 foot), Unincorporated Lee County has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building.

The NFIP (National Flood Insurance Program) requires that any structure located in the SFHA (flood zones beginning with A and V) where the cost of proposed improvements or repairs equals or exceeds 50% of the value of the structure must be brought into full compliance with current flood damage prevention regulations.

These laws are required by the NFIP to protect lives and investment from future flood damages. Our community must enforce these laws in order for federally-backed flood insurance to be made available to Unincorporated Lee County residents and property owners. Unincorporated Lee County, following the NFIP requirements, has

<https://www.leegov.com/dcd/flood/building/improvements>

50% Rule: Substantial Improvement/Substantial Damage

- Information on the 50% rule
- Definitions of terms
- How the 50% rule impacts permitting
- What costs are factored in
- What costs are excluded
- Links to additional information and resources





Lee County Public Works

The Lee County Department of Transportation has made temporary repairs to hundreds of traffic signals to allow motorists to safely travel roadways while working with federal partners on permanent repairs. The Department of Community Development has opened a temporary, additional permitting office and expanded staffing to assist in rebuilding and repair efforts.

Permitting & Community Development (DCD)

50% Rule Frequently Asked Questions

- Collaboration between DCD and Community Engagement to develop a video providing a simple explanation of the 50% rule.



Permitting Services

Check Status of a Permit

Permitting Questions? Call: 239-533-8585

Lee County Public Works - Landing Page on the Ian Progress Report

- Created post-Ian to inform residents on key activities related to Hurricane Ian recovery, including Permitting & Community Development
- 50% Rule explainer video
- Information on permitting services

<https://ianprogress.leegov.com/pages/public-works>



Current Codes and Useful Links

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Codes

[Florida Building Code](#)

[Lee County Land Development Code](#)

Resources

[Opening a Commercial Business](#)

[Frequently Asked Questions](#)

[50% Rule: Substantial Improvement/Substantial Damage](#): If your home or business is in the Special Flood Hazard Area (SFHA) and is not flood compliant (i.e. structure is below Freeboard, which is FEMA BFE + 1 foot), Unincorporated Lee County has flood damage prevention regulations that may affect how you remodel, renovate, or add on to your building.

[Residential FEMA Calculation Valuation Table](#)

Other Agency Links

- [Official Site of the Florida Legislature](#)

Current Codes & Useful Links

- Links to Florida Building Code and Lee County's Land Development Code
- Links to resources on the 50% Rule and additional information to aide residents in the permitting process

<https://www.leegov.com/dcd/BldPermitServ/otherlinks>



Floodplain Management

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[FLOWWAY PROTECTION](#)

[DRAINAGE MAINTENANCE](#)

[OPEN SPACE PRESERVATION](#)

Flowway Protection

Protection and restoration of natural flowways helps ensure proper surface water management to mitigate the effects of storms or sheet flow. In addition to the floodplain management advantages, flowway protection provides significant points in the [Community Rating System](#), which gives residents of unincorporated Lee County a 25 percent discount on their NFIP flood insurance.

Drainage Maintenance

Maintenance of ditches, weirs and canals, sewer systems and other water conveyances helps ensure proper surface water management to mitigate the effects of storms or sheet flow. In addition to the floodplain management advantages, drainage maintenance activities provide significant points in the Community Rating System, which gives residents of unincorporated Lee County a 25 percent discount on their NFIP flood insurance.

Lee County maintains 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 Lee County Request for Action by calling the Request for Action Hotline at 239-533-9400 or filling out the [Request for Action Form](#) online.

Floodplain Management

- Describes floodplain management and its components:
 - Flowway Protection
 - Drainage Maintenance
 - Open Space Preservation

<https://www.leegov.com/dcd/flood/mgmt>



Flood Protection Information

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HURRICANE IAN RESOURCES		
HURRICANE IAN RECOVERY RESOURCES	ALL HAZARDS GUIDE *includes post flooding information*	50% RULE - SUBSTANTIAL DAMAGE
Hurricane Ian Progress Report	Disaster Recovery Permitting	FLOOD INSURANCE INFORMATION

2022 FEMA FLOOD MAP CHANGES
Information regarding new flood maps effective November 17, 2022
HOW THE NOVEMBER 17, 2022 MAP CHANGES AFFECT YOU REGARDING FLOOD INSURANCE
FIND MY CURRENT FLOOD ZONE

<https://www.leegov.com/dcd/flood>

Flood Protection Information

- “Catch all” page for Flood Protection Information
- Links to information specific to activities following Hurricane Ian
- Flood map updates are added as needed



Flood/Storm Preparation

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Floods are the most common natural disaster, damaging public health and safety, as well as economic prosperity. Between 1980 and 2013, the United States suffered more than \$260 billion in flood-related damages, according to [FEMA](#). Storm surge, and heavy downpours, extensive development and even sea level rise in coastal areas can increase the risk of flooding.

Proactive preparation helps minimize risk for personal safety and property damage during a hurricane or during rising waters due to heavy downpours and sheet flow. Here are some strategies and tips to help with preparation for storms.

- [Know Your Flood Hazard](#)
- [Insure Your Property for Your Flood Hazard](#)
- [Protect People from Flood Hazard](#)
- [Protect Your Property from Hazard](#)
- [Build Responsibly](#)
- [Protect Natural Floodplain Functions](#)

Know Your Flood Hazard

- The National Flood Insurance Program (NFIP) estimates there is a 1 in 4 chance that any property will have a flood insurance claim once during a 30-year mortgage.
- Just because a property hasn't experienced a flood in the past doesn't guarantee it won't flood in the future.
- Learn about the [flood risk assessment](#) for unincorporated Lee County.

Flood/Storm Preparation

- Educates the public on how to proactively prepare for flooding
- Provides resources and links to all preparation information

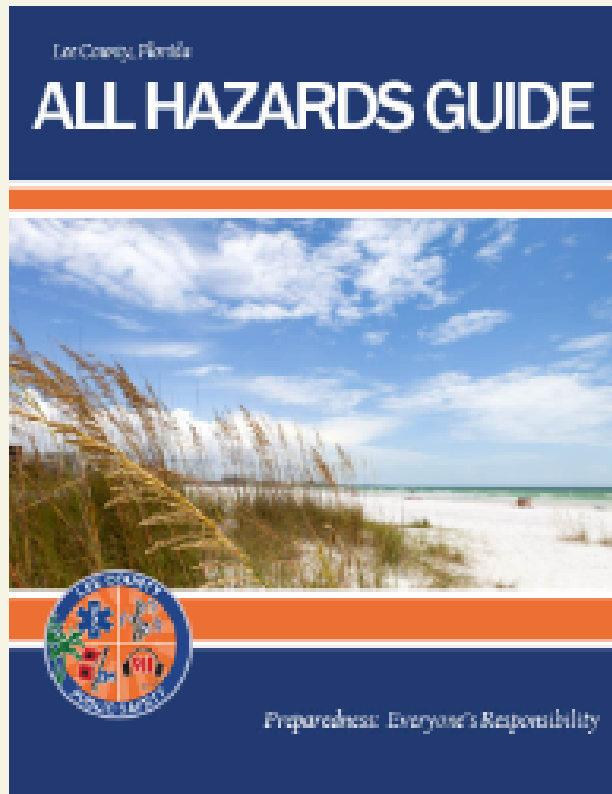
<https://www.leegov.com/dcd/flood/disaster/prep>



Lee County
Southwest Florida

All Hazards Guide

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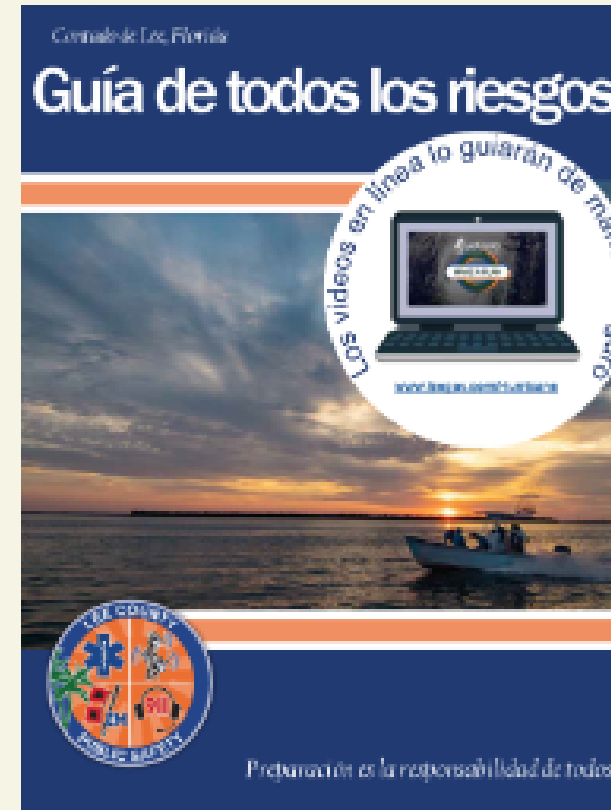
Download the All Hazards Guide

[All Hazards Guide - English](#)

[Text version accessible to screen readers](#)

[Guía para todos los riesgos - Versión ADA](#)

[Haitian Creole](#)



- Downloadable resource provided for residents to prepare for hazards that may impact our area
- Extensive information specific to flooding including flood zone information, flood insurance, floodplain management and warning systems

The above All Hazards Guide meets the ADA standards for accessibility. [For more information, or for help](#)

Hurricanes & Tropical Storms

- [Saffir-Simpson Hurricane Wind Scale](#)
- [Hurricanes & Flooding](#)
- [Lee County Evacuation Map](#)
- [Know Your Evacuation Zone](#)

Getting Prepared

- [Plan - Prepare - Pass it on](#)
- [Hurricane Supply List](#)
- [Persons with Disabilities](#)

Flood Zone Information

- [Learn your flood zone, map information, and evacuation zone](#)
- [Buy flood insurance for your home and contents](#)
- [Ask your community floodplain manager about flood protection assistance](#)
- [Get a print or online copy of the Lee County All Hazards Guide](#)
- [Report blocked ditches, swales and canals](#)
- [Choose your flood warning system](#)

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

All Hazards Guide



Disaster Recovery

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Permitting Office Hours and Location Information

Location: 1500 Monroe St, Fort Myers FL, 33901

Hours: 9:00am-4:00pm (Monday-Friday)

- Guides and Forms
- Disaster Recovery Permitting Requirements
- Work Not Requiring a Permit
- How to handle existing Permits for properties that now have Hurricane Damage
- Inspections Information
- FEMA 50% Rule
- For Licensed Contractors
- For Owner Builders
- Expired Permits/Permits Due to Expire
- Fee Waivers for Hurricane Damage
- Hurricane Guide - General Info

Disaster Recovery Permitting

- Page dedicated to disaster recovery permitting
- Includes information on FEMA 50% Rule
- Guides residents through how to navigate rebuilding post-disaster



Disaster Response

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Lee County assists local residents with flood disaster response, particularly in these categories:

- [Flood Risk Assessment](#)
- [Flood Storm Preparation](#)
- [Post-Disaster Permitting](#)

Flood mapping quick links:

- Read the flood risk assessment in Lee County's [Flood Insurance Study](#), page 11
- Read the [Lee County Local Mitigation Strategy](#)
- Go to FEMA's "Ready 2015" flood preparation site at <http://www.ready.gov/floods>
- Report flooding or drainage problems in Lee County rights-of-way by completing the [Request for Action](#) form or calling the Request for Action Hotline at 239-533-9400

Disaster Response

- Provides links and resources to assist local residents following a flood disaster including post-disaster permitting