

## Executive Summary

On September 28, 2022, Hurricane Ian devastated Lee County with Category 4 winds and catastrophic flooding caused by unprecedented storm surge. Though chaos reigned in the immediate aftermath of the third costliest storm in U.S. history, priorities were clear: executing search and rescue operations, clearing roadways and debris, and providing shelter for the displaced. While this response stretched resources to the breaking point, Lee County nevertheless maintained its steadfast commitment to exercise the highest standards of floodplain management.

Amidst the turmoil of responding to a storm that claimed many innocent lives and rendered thousands more homeless, Lee County continually made decisions rooted in adherence to FEMA's National Flood Insurance Program (NFIP) and Community Rating System (CRS) requirements and guidelines. This report highlights the most important of those decisions, details their timing, and demonstrates how Lee County not only satisfied vital minimum NFIP floodplain standards but enforced the State's higher floodplain management standards, as well.

For over 40 years, Lee County has enjoyed an exemplary working relationship with FEMA. Since joining the CRS program in 1991, the County has spent millions of dollars on studies, consultants, and projects to mitigate the risks of flood damage and obtain a favorable rating for our residents and taxpayers. *This was evidenced most recently by FEMA's determination that Lee County would retain its Class 5 CRS rating following a field verification completed in February of 2023 (six months after Hurricane Ian made landfall).*

This document provides a comprehensive overview of the actions taken by Lee County's Department of Community Development (DCD) to facilitate a swift recovery, including making rapid damage assessments, adjusting permitting processes, and conducting public outreach initiatives to educate residents on floodplain management and building compliance. The narrative covers initial response activities, substantial improvement/ substantial damage (SI/SD) determinations, building inspection processes, and ongoing mitigation efforts. It also emphasizes challenges such as dealing with limited staff resources and the rapid pace of information dissemination.

To highlight one issue in particular, Lee County chose one of two FEMA-approved methods for making SI/SD determinations. Owing to monumental staffing challenges and widespread physical devastation over hundreds of square miles, Lee County utilized the option allowed under FEMA NFIP guidelines to notify property owners of the requirements to get permits and conduct SI/SD determinations at the time of permit application utilizing initial damage assessment (IDA) information. This decision is explained in detail, along with the related complexities of managing storm debris and its implications for flood damage assessment.

The document also discusses the County's use of aerial imagery and GIS tools; describes permitting and code enforcement processes deployed and how they align with FEMA CRS guidelines; outlines over 5,800 citations for work without a permit, unpermitted building maintenance, and stop-work orders issued after Hurricane Ian; and details how FEMA guidance has been incorporated during the issuance of over 108,000 building permits since October 2022.

Even while proactively administering robust floodplain management activities to protect our community, Lee County has identified areas for improvement throughout the recovery process. As a result, the County has enhanced processes and procedures, further invested in staff training and technology solutions, and expanded public outreach programs to educate residents about flood risks and compliance.

As Lee County navigates long-term recovery efforts, we remain dedicated to the highest standards of floodplain management and community resilience. We continue to work collaboratively with federal, state, and local partners to build a stronger, safer, and more prepared community.