



W-24005

August 14, 2024

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Servicing Agent

FROM: National Flood Insurance Program Clearinghouse

SUBJECT: Potential probation from the National Flood Insurance
Program for the following:

- The City of Bonita Springs, Lee County, FL, NFIP Community Identification Number #120680
- The City of Cape Coral, Lee County, FL, NFIP Community Identification Number #125095
- The Village of Estero, Lee County, FL, NFIP Community Identification Number #120260
- The Town of Fort Myers Beach, Lee County, FL, NFIP Community Identification Number #120673 and
- Lee County, FL, NFIP Community Identification Number #125124

FEMA has been working with five communities in Southwest Florida to help reduce future flood risk and ensure they properly administer local floodplain requirements as participants of the National Flood Insurance Program (NFIP).

In order for the City of Bonita Springs, the City of Cape Coral, the Village of Estero, the Town of Fort Myers Beach and Lee County to avoid probation from the program, they must correct identified deficiencies or violations in their floodplain management program by Nov. 18, 2024. Each community has been informed of its failure to meet the minimum floodplain management requirements of the program and of the necessary remedies that are required. We acknowledge the work invested by these communities has resulted in some improvements to help meet the requirements. However, FEMA finds outstanding compliance issues remain.

To avoid probation, the community must correct identified deficiencies in its floodplain management program and/or remedy one or more violations of its floodplain management regulations. FEMA has provided the community with an explanation of the problem area(s) and the steps required to keep its good standing in the program.

If the community fails to comply with the requirements to avoid probation by the indicated date, a \$50 surcharge will be added to the premium for each NFIP flood insurance policy written or renewed in the community after the community is placed on probation (Nov. 18, 2024).

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If a community enters into probation, it will also lose eligibility to participate in the Community Rating System (CRS), the voluntary program to reward floodplain management that is above the minimum required of the NFIP. This means that new and renewal policies would not be eligible for CRS discounts when the CRS class changes for these communities. If a community is placed on probation and does not address identified deficiencies or violations, it will be subject to suspension from the NFIP.

All policyholders in those five communities will be notified by mail of the potential community probation.

If you have any questions, please contact the National Flood Insurance Program Standard Operation Underwriting Department at NFIPUnderwritingMailbox@fema.dhs.gov.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Underwriting, Marketing, Policy Administration



FEMA

National Flood Insurance Program (NFIP) Community: City of Bonita Springs, Lee County, FL
NFIP Community Identification Number (#): 120680

Notice of Potential Probation from the National Flood
Insurance Program for policyholders in the City of Bonita
Springs. Effective Date: November 18, 2024

Flood Insurance Policy #: XXXXXXXXX

Property Location:

XXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXX

Insurance Company:

XXXXXXXXXXXXXXXXXXXX

Flood Insurance Policyholder:

XXXXXXXXXXXX

XXXXXXXXXXXX

XXXXXXXXXXXX

FEMA has been working with your community over the last several weeks to help evaluate compliance with the National Flood Insurance Program (NFIP) and begin to address identified issues.

We acknowledge the work by your community has resulted in some improvements to help meet NFIP criteria. However, as your community continues to recover from Hurricane Ian, FEMA informed them that some outstanding compliance issues remain. To avoid probation from the program, your community must correct the identified deficiencies or violations in its floodplain management program by November 18, 2024.

As a flood insurance policyholder, you are receiving this letter as an advanced notice that if your community is unable to correct the identified deficiencies or violations, it will be placed on probation from the NFIP. If this occurs, you will be charged a \$50 probation surcharge for at least one year as of November 18, 2024. Additionally, as of April 1, 2025, you will lose any discounts you are receiving through the Community Rating System (CRS), a voluntary program to reward floodplain management that is above the minimum required of the NFIP. If your community is placed on probation, it may not rejoin the CRS program for at least two years after being removed from probationary status. Further, if your community does not address identified deficiencies or violations, it will be subject to suspension from the program.

We encourage you to support your community with its efforts to keep residents safe by addressing identified deficiencies. If you have any unpermitted repair work from Hurricane Ian, reach out to your local floodplain administrator. Your community has established a website where you can get additional information about this process and easy access to flood risk information for your property.

Visit the City of Bonita Springs website at <https://www.cityofbonitasprings.org/FEMACRS> or call 239-949-6262.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

- Grants, loans, or guarantees from federal agencies—like the Federal Housing Administration, the Department of Veterans Affairs, and the Small Business Administration—to buy or construct an insurable building in a Special Flood Hazard Area (SFHA).
- Federal disaster assistance to buy, construct, or repair an insurable building in an SFHA.
- Post-disaster, individual and family grant assistance for housing and personal property in an SFHA.

If a suspended community rejoins the National Flood Insurance Program, policies that became inactive during the suspended period would no longer be eligible for certain premium discounts. Policyholders may instead pay a larger premium that reflects the full risk of their property.

FEMA is committed to supporting the communities of Southwest Florida as they take the necessary compliance measures to avoid probation and possible suspension from the National Flood Insurance Program.

www.fema.gov



FEMA

National Flood Insurance Program (NFIP) Community: City of Cape Coral, Lee County, FL
NFIP Community Identification Number (#): 125095

Notice of Potential Probation from the National Flood
Insurance Program for policyholders in the City of Cape
Coral. Effective Date: November 18, 2024

Flood Insurance Policy #: XXXXXXXXX

Flood Insurance Policyholder:
XXXXXXXXXXXX
XXXXXXXXXXXX
XXXXXXXXXXXX

Property Location:
XXXXXXXXXXXX
XXXXXXXXXXXXXXXXXX

Insurance Company:
XXXXXXXXXXXXXXXXXXXXXX

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We acknowledge the work by your community has resulted in some improvements to help meet NFIP criteria. However, as your community continues to recover from Hurricane Ian, FEMA informed them that some outstanding compliance issues remain. To avoid probation from the program, your community must correct the identified deficiencies or violations in its floodplain management program by November 18, 2024.

As a flood insurance policyholder, you are receiving this letter as an advanced notice that if your community is unable to correct the identified deficiencies or violations, it will be placed on probation from the NFIP. If this occurs, you will be charged a \$50 probation surcharge for at least one year as of November 18, 2024. Additionally, as of April 1, 2025, you will lose any discounts you are receiving through the Community Rating System (CRS), a voluntary program to reward floodplain management that is above the minimum required of the NFIP. If your community is placed on probation, it may not rejoin the CRS program for at least two years after being removed from probationary status. Further, if your community does not address identified deficiencies or violations, it will be subject to suspension from the program.

We encourage you to support your community with its efforts to keep residents safe by addressing identified deficiencies. If you have any unpermitted repair work from Hurricane Ian, reach out to your local floodplain administrator. Your community has established a website where you can get additional information about this process and easy access to flood risk information for your property.

Please visit CapeCoral.gov/floodprotection.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

- Grants, loans, or guarantees from federal agencies—like the Federal Housing Administration, the Department of Veterans Affairs, and the Small Business Administration—to buy or construct an insurable building in a Special Flood Hazard Area (SFHA).

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www.fema.gov



FEMA

National Flood Insurance Program (NFIP) Community: Village of Estero, Lee County, FL
NFIP Community Identification Number (#): 120260

Notice of Potential Probation from the National Flood

Insurance Program for policyholders in the Village of Estero. Flood Insurance Policy #: XXXXXXXXX
Effective Date: November 18, 2024

Flood Insurance Policyholder:

XXXXXXXXXXXX
XXXXXXXXXXXX
XXXXXXXXXXXX

Property Location:

XXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX

Insurance Company:

XXXXXXXXXXXXXXXXXXXX

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We acknowledge the work by your community has resulted in some improvements to help meet NFIP criteria. However, as your community continues to recover from Hurricane Ian, FEMA informed them that some outstanding compliance issues remain. To avoid probation from the program, your community must correct the identified deficiencies or violations in its floodplain management program by November 18, 2024.

As a flood insurance policyholder, you are receiving this letter as an advanced notice that if your community is unable to correct the identified deficiencies or violations, it will be placed on probation from the NFIP. If this occurs, you will be charged a \$50 probation surcharge for at least one year as of November 18, 2024. Additionally, as of April 1, 2025, you will lose any discounts you are receiving through the Community Rating System (CRS), a voluntary program to reward floodplain management that is above the minimum required of the NFIP. If your community is placed on probation, it may not rejoin the CRS program for at least two years after being removed from probationary status. Further, if your community does not address identified deficiencies or violations, it will be subject to suspension from the program.

We encourage you to support your community with its efforts to keep residents safe by addressing identified deficiencies. If you have any unpermitted repair work from Hurricane Ian, reach out to your local floodplain administrator. Your community has established a website where you can get additional information about this process and easy access to flood risk information for your property.

Visit Estero-FL.gov and go to the floodplain resources section or call 239-221-5036.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

- Grants, loans, or guarantees from federal agencies—like the Federal Housing Administration, the Department of Veterans Affairs, and the Small Business Administration—to buy or construct an insurable building in a Special Flood Hazard Area (SFHA).

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www.fema.gov



FEMA

National Flood Insurance Program (NFIP) Community: Town of Fort Myers Beach, Lee County, FL
NFIP Community Identification Number (#): 120673

Notice of Potential Probation from the National Flood
Insurance Program for policyholders in the Town of Fort
Myers Beach. Effective Date: November 18, 2024

Flood Insurance Policy #: XXXXXXXXX

Property Location:
XXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX

Flood Insurance Policyholder:
XXXXXXXXXXXX
XXXXXXXXXXXX
XXXXXXXXXXXX

Insurance Company:
XXXXXXXXXXXXXXXXXXXX

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We encourage you to support your community with its efforts to keep residents safe by addressing identified deficiencies. If you have any unpermitted repair work from Hurricane Ian, reach out to your local floodplain administrator. Your community has established a website where you can get additional information about this process and easy access to flood risk information for your property.

Visit FortMyersBeachFL.gov and go to the flood information section or call 239-765-0202.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

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www.fema.gov



FEMA

National Flood Insurance Program (NFIP) Community: Lee County, FL
NFIP Community Identification Number (#): 125124

Notice of Potential Probation from the National Flood
Insurance Program for policyholders in Lee County.
Effective Date: November 18, 2024

Flood Insurance Policy #: XXXXXXXXX

Flood Insurance Policyholder:
XXXXXXXXXXXX
XXXXXXXXXXXX
XXXXXXXXXXXX

Property Location:
XXXXXXXXXXXX
XXXXXXXXXXXXXXXXXX

Insurance Company:
XXXXXXXXXXXXXXXXXXXXXX

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We encourage you to support your community with its efforts to keep residents safe by addressing identified deficiencies. If you have any unpermitted repair work from Hurricane Ian, reach out to LeeCountyFEMA@leegov.com. Your community has established a website where you can get additional information about this process.

Visit <https://www.leegov.com/FEMACRS> for more information or email questions to LeeCountyFEMA@leegov.com.

If your community does not take the steps required to remain in good standing, it may be suspended from the NFIP and federally backed flood insurance will no longer be available. In suspended communities, the following protections against floods and other disasters are also prohibited by the Flood Disaster Protection Act of 1973.

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