

## **PROTECT YOURSELF FROM FLOOD HAZARDS**

### **Sign Up for Emergency Notifications**

The Town of Fort Myers Beach uses the CODE RED notification system to warn residents, business owners, and property owners of emergencies, like hurricane evacuations. Sign up is available on the Town's website:

[www.fmbgov.com](http://www.fmbgov.com). Under the "Community" Heading, Go to "For Islanders" and then "Emergency Preparedness/Operations."

### **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 Town Hall as well as at convenient locations across the island and county-wide. Access the online version on the Town's website:

[www.fmbgov.com](http://www.fmbgov.com)



### **Dear Property Owner/Resident:**

You have received this brochure because your Fort Myers Beach property is in an area where repetitive flood insurance claims have been made. The Town of Fort Myers Beach is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding

### **Know Your Flood Hazard**

Knowing your flood hazard is one of the easiest things you can do to protect yourself and your property from future flooding. Flood Insurance Rate Map details, including flood zone and information required to obtain flood insurance can be found at:

<https://msc.fema.gov/portal/home>

The Town's Community Development Department staff can provide you the flood zone and the base flood elevation (BFE) for your property over the phone or by email. Call Town Hall at 765-0202 or email [permits@fmbgov.com](mailto:permits@fmbgov.com) to request this information.

## PROTECT YOUR PROPERTY

Consider some permanent flood protection measures:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to these areas before a flood can reduce property damage and save lives.
- Consider elevating your house above flood levels.
- Check your building for water entry points, such as windows, the stairwells, doors, and dryer vents. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding
- More information can be found at FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods).
- Town staff can provide contact information for the Florida Department of Emergency Planning and FEMA grant programs that may address your particular flood mitigation needs.

## LEARN ABOUT FLOOD REGULATIONS BEFORE BUILDING OR REMODELING

The Town has a Certified Floodplain Manager who can help with building and remodeling questions. *Call Town Hall at 765-0202 to learn more or make an appointment.*

## PROTECT YOUR PROPERTY & CONTENTS WITH FLOOD INSURANCE



Homeowner's insurance policies do not cover damage from floods.

However, in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.

During the kind of flooding that happens in your area, there is usually more damage to contents and furniture than there is to the structure. Be sure your policy includes contents coverage.

Don't wait for the next flood to purchase insurance; there is a 30 day waiting period before the policy goes into effect. Contact your insurance agent for rate and coverage info.

## PROTECT OUR FLOODPLAIN

Maintenance of ditches, weirs and canals, 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 provides a discount on flood insurance policies in the Town of Fort Myers Beach.

The Town of Fort Myers Beach Public Works Department maintains the water conveyances in public rights of way on the island with the exception of Estero Boulevard. Lee County maintains the water conveyances in public rights of way of Estero Boulevard. Private property owners are responsible for clearing and maintaining drainage conveyances on private property.

### Town of Fort Myers Beach

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