



October 2025

Dear Town of Fort Myers Beach Resident,

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

***KNOW YOUR FLOOD ZONE – Learn your potential flood risks, flood zone, and map information.***

- Please visit <https://msc.fema.gov/portal/home> to find your flood zone, or visit <http://www.fortmyersbeachfl.gov/731/Flood-Information> for more information.
- Call Town Hall at (239) 765-0202 or visit us for additional flood map information about base flood elevations and grade elevations and natural floodplain functions. Ask about the extent of past flooding in your area. The staff can visit your property to discuss flood protection. You may also mail us at 6231 Estero Blvd., Fort Myers Beach, FL 33931 for more information.

***FLOOD INSURANCE – Protect your investment in property and contents.***

- The Town of Fort Myers Beach participates in the National Flood Insurance Program. Along with regular homeowner's insurance, you can purchase a separate flood insurance policy which is backed by the Federal government and is available to everyone, even properties that have been flooded. Also, because our community participates in the Community Rating System, you will receive a reduction in the insurance premium. For more information go to <https://www.floodsmart.gov/>
- If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- Flood insurance policies often only cover the building's structure and not its contents. Be sure you have contents coverage. DO NOT wait for the next potential flood or Hurricane to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information or visit <https://www.fema.gov/flood-insurance>

***PROTECT YOURSELF – 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, 6231 Estero Blvd., Ft. Myers Beach as well as at convenient locations county-wide.
- Access the online version at <http://www.fortmyersbeachfl.gov/DocumentCenter/View/11921>
- 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. We encourage you to select a free method to receive personal notification of an imminent threat through the CodeRED system. Visit <https://public.coderedweb.com/CNE/en-US/75BFEEC9A6A5> to sign up.

***PROTECT YOUR PROPERTY – Ask the TFMB floodplain manager about flood protection measures and assistance.***

- Call (239) 765-0202 or email [kdefedericis@fmbgov.com](mailto:kdefedericis@fmbgov.com) to discuss appropriate flood protection measures. If you have flooding problems, the staff can also visit your property to discuss flood protection alternatives.
- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement 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 basement windows, the basement stairwell, 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 downloaded from FEMA's website at [https://www.fema.gov/sites/default/files/2020-11/fema\\_protect-your-home\\_flooding.pdf](https://www.fema.gov/sites/default/files/2020-11/fema_protect-your-home_flooding.pdf)
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building.
- The Town can provide contact information for the Florida Department of Emergency Planning and FEMA grant programs that may address your flood mitigation needs.

***BUILD RESPONSIBLY – Learn about flood regulations and building codes and ALWAYS ASK IF YOUR PROJECT REQUIRES A PERMIT!***

- The Town Certified Floodplain Manager (CFM) can help with building & remodeling questions. Email [kdefedericis@fmbgov.com](mailto:kdefedericis@fmbgov.com)
- Visit <http://www.fortmyersbeachfl.gov/DocumentCenter/View/16329/BUILD-RESPONSIBLY> for more information.

***PROTECT OUR FLOODPLAIN – Report blocked ditches, swales, and canals to Fort Myers Beach Request for Action.***

- Blockages should be reported to the Utilities Department at [utilities@fmbgov.com](mailto:utilities@fmbgov.com) as soon as possible.
- Or you may submit a Request for Action online at: <http://www.fortmyersbeachfl.gov/RequestTracker.aspx>
- Please report spills, pollution, and other environmental hazards.

Sincerely,

*Dan Allers*

Mayor  
Town of Fort Myers Beach