

Floodplain Management Plan, Annual Progress Report – August 2022/August 2023
City of Cape Coral, FL
NFIP Community: 125095

I. Background

- A. In order to maintain credit with the Community Rating System (CRS), the City must prepare an annual progress report on the various activities the community is performing. This report shall serve as the City of Cape Coral 2022/2023 annual progress report.

II. Annual Report Preparation, Distribution, and Availability – Action: Continue

A. Report prepared by Wyatt Daltry, AICP, CFM, Planning Team Coordinator

B. Report submitted and provided to:

1. City of Cape Coral City Council
2. Posted at
https://www.capecoral.gov/department/community_development/city_planning_division/flood_protection.php
3. Posted on City website mainpage
4. CRS Specialist coordinator's office

III. Individual Action Preventative and Protection Measures – Action: Continue

A. Preventative Measures

1. Floodplain Regulations and Building Code Enforcement for structures located in the Special Flood Hazard Area (SFHA)
 - a. Continue the review and approval of all building permit applications to the City's building division.
 - i. Enforce Florida Building Code elevation requirements
 - b. Continue to review elevation certificates for compliance
 - i. New Construction
 - ii. Additions
 - iii. Substantial Improvements
2. Continue staff training and education
 - a. The City has two Certified Floodplain Managers on staff
 - b. Maintain education and certification through Continuing Education Classes
3. Open Space Preservation
 - a. Continue to preserve and increase open space, where appropriate
 - b. Continue to preserve the natural functions of open space
4. Drainage System and Stormwater Maintenance
 - a. Continue to enforce "No Storm Drain Dumping" regulations
 - b. Continue to work diligently to inspect and document city-wide drainage systems maintenance
 - c. Continue to support the City's drainage program through annual updates to the Capital Improvements Program (CIP)

- d. Continue to require erosion and sediment control on land being disturbed due to development and construction
- e. Continue to implement water quality control and stormwater regulations

B. Protection Measures

- 1. Flood Insurance
 - a. Continue to educate residents of the need for flood insurance
 - b. Continue to work with insurance agents to ensure residents are rated correctly
 - i. Provide flood information to residents via website, annual newsletter
 - ii. Provide elevation certificates, LOMR's, FIRM on file with the City
- 2. Public Information/Outreach
 - a. Library/Website
 - i. Continue to maintain flood protection documents at the City of Cape Coral library and Cape Coral City Hall
 - ii. Correspond with Lee County as necessary, to ensure City of Cape Coral's documents are consistent with other Lee County libraries
 - b. Worked with Communications department to revamp floodplain management information on City website:
https://www.capecoral.gov/department/community_development/city_planning_division/flood_protection.php
 - c. Continue to provide an annual Floodplain information newsletter to all residents through Summer newsletter
 - d. Continue presentations and mailings as local outreach
 - i. Annual Newsletter to all residents (Cape Coral On the Move Newsletter, Summer 2023)
 - ii. Provided Repetitive Loss letters to residents in area of repetitive loss March 2022)
 - iii. Sent out mass e-mailing to Lenders, Realtors and Insurance Agents (June 2022)
- 3. Public Emergency Services
 - a. Maintain StormReady Community Status – renewed 2017
 - b. Participate in County's annual hurricane/flood exercise
- 4. Internal Emergency Services
 - a. Participate in Lee County Local Mitigation Strategy working group meetings
 - b. Work with City staff to ensure that Comprehensive Emergency Management Plan is current

IV. Maps – Action: Continue

A. Digital Flood Insurance Rate Map

- 1. New maps effective November 17, 2022
- 2. Files provided by FEMA were integrated into City's information management system
- 3. Available in CapelIMS
<https://capegis.maps.arcgis.com/apps/webappviewer/index.html?id=bbce9a471a534e7482d35716c4cb6f36>

B. Flood Insurance Rate Map (FIRM)

1. Continue maintaining file of previous FIRMS (1981, 1985, 2008)
2. Working with public to process LOMA, LOMR-F requests

C. Letter of Map Amendments (LOMA) and Revisions (LOMR)

1. Work with City IT department to ensure that online FIRM is updated and accurate
2. 2019: 8 LOMR issued
3. 2020: 4 LOMR issued
4. 2021: 3 LOMR issued
5. 2022: 14 total LOMR; 8 LOMR applied (through August 10, 2022, the end of the previous reporting period); 6 after 8/10/22
- 6.: 2023: 162 total; 120 LOMR reviewed, an additional 42 no-fill determination reviews for LOMA's, in response to the new FIRM

D. Open Space Preservation

1. Maintain and updated accordingly. Support further protection of Matlacha Pass Aquatic Preserve.

V. Community Rating System (CRS) Program – Action: Continue

A. Annual Elevation Certificate Review – Due May 1, 2023, passed with 99% accuracy rate (minimum 90%)

B. 11/16/16 previous 3-year cycle visit to one held in 2022 (this section will be replaced with Section C in next year's report)

1. Retained Class 5 status
 - a. Next cycle in 2021, later extended to 2022
 - b. 25% discount on flood insurance
2. Received completed review May 2018
3. New Cycle Visit scheduled for August 23, 2022, was held September 2, 2022

C. 9/2/2022 most recent 3-year cycle visit, occurred this reporting period

1. Retained Class 5 status
 - a. Next cycle anticipated for 2025, not formally scheduled yet
 - b. 25% discount on flood insurance
2. Received completed review June 2023

D. Participate in the local (SW Florida) CRS Users Group (meets quarterly)

E. Participate in Lee County Program for Public Information; 5-year update, adopted in late 2021

VI. Record Keeping – Action: Continue

- A. Document all permits issued for new, substantially damaged or substantially improved construction (SD/SI)
- B. Document all new construction that replaces pre-FIRM structures
- C. Document all flood information letters
- D. Document citizen walk-ins, emails, or phone calls regarding floodplain management
- E. Review, correct (if necessary), and archive FEMA Elevation Certificates
- F. Review and archive LOMA and LOMR-F requests

VII. Flood Events and Impacts – Action: Continue to improve on response

Most recent Events:

A. Hurricane Ian, September 28, 2022

- 1. Hurricane landfall at Caya Costa
- 2. Impacts
 - a. City subject to Hurricane-strength winds
 - b. Large rain event with rainfall totals of 6-12” in some areas
 - c. Storm surge impacts along river, SE portion of City to Cape Coral Parkway and beyond
 - d. Thousands of homes damaged by flooding
 - e. Tens of thousands of homes damaged by wind
 - f. Thousands of homes damaged by both flooding and wind
 - g. As of 9/1/23, at least 162 homes in Special Flood Hazard Area demolished due to damages, to be rebuilt in compliance with NFIP and City floodplain regulations
- 3. Staff has mailed out over one-thousand letters to owners of potential SD/SI structures; additional mailings prepared
- 4. Staff continues to preliminary review potential SD structures by request, provide preliminary SD letters to residents

VIII. Miscellaneous – Action: Complete proposed changes

A. City of Cape Coral Comprehensive Plan

- 1. Adopted policies in Future Land Use Element to prepare for sea-level rise as part of Evaluation and Appraisal review of Plan; Ordinance 57-22 adopted October 26, 2022.