



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
XXXXXXXXXXXXXXXXXXXX

Insurance Company:
XXXXXXXXXXXXXXXXXXXX

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.

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).

- 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.

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