Dear Property Owner,

I hope this letter finds you well in our continued recovery efforts from Hurricane Ian. Since you are a property owner in the Special Flood Hazard Area (SFHA) of the City, I am writing to update you on important developments regarding the City of Cape Coral's efforts to protect our National Flood Insurance Program (NFIP) discount. The City of Cape Coral is diligently working with the Federal Emergency Management Agency (FEMA) to maintain our Community Rating System (CRS) flood insurance discount.

FEMA will soon be sending notices to all NFIP policyholders in the City of Cape Coral informing you that the City has been given an opportunity to avoid probationary status and possible retrograde, which would affect our community's discount. The City has made several significant improvements to our floodplain management processes and continues to enhance our procedures as we work with FEMA. These enhancements are crucial in preserving our flood insurance discount and other Federal benefits.

As a property owner in an SFHA, your cooperation is essential. The City of Cape Coral is continuing to pursue NFIP compliance and has received NFIP claims data to assist in identifying possible unpermitted work. If your property sustained damage from Hurricane Ian and subsequent repairs were made along with any interior or exterior alterations/renovations to the property, it is important to comply with Section 9.3.1, Cape Coral Land Development Code, and Section 105.1 of the Florida Building Code by submitting an Application for a Remodel Permit, which shall include a substantial improvement/substantial damage application along with any associated plans/drawings with the scope of work spelled out. Please secure the necessary permit(s) as soon as possible to comply with applicable City Codes and the Florida Building Code. Please visit capecoral.gov/floodprotection for more information.

Our goal is to work collaboratively with affected property owners to ensure these requirements are complied with and, therefore, maintain the higher regulatory standards of floodplain management to achieve our CRS discount in our community. We are confident that, together with our residents and FEMA, we can uphold our commitment to safety, compliance, and community well-being. Your efforts in this regard are greatly appreciated and play a critical role in preserving our flood insurance discount for the benefit of all Cape Coral residents.

Should you have any questions or require assistance with permits or compliance issues, please do not hesitate to contact the City of Cape Coral Development Services Department. We are here to support you and ensure that you have all the necessary information to stay compliant.

Thank you for your attention to this important matter and for your continued cooperation.

Respectfully,

Michael Ilczyszyn City Manager City of Cape Coral