

Floodplain Management Plan, Annual Progress Report –2025
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 2025 annual progress report.

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

A. Report prepared by Wyatt Daltrey, 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/departments/community_development/building_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
 - ii. Require that all permits in the SFHA provide floodplain review packets in accordance with LDC Section 9.3.1 or if applicable, 9.3.2
 - 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 five Certified Floodplain Managers on staff (up from two, 2023)
 - 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, LOMC'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/departments/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 2025)
 - ii. Provided Repetitive Loss letters to residents in area of repetitive loss (April 2025)
 - iii. Sent out mass e-mailing to Lenders, Realtors and Insurance Agents (in-process, to be completed June 2025)

3. Public Emergency Services

- a. Maintain StormReady Community Status
- 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. 2023: 162 total; 120 LOMR reviewed, an additional 42 no-fill determination reviews for LOMA's, in response to the new FIRM (August 2023)
3. 2024: 227: 218 LOMR reviewed, an additional 9 no-fill determination reviews for LOMA's.
4. 2025: 97: 93 LOMR reviewed, an additional 4 no-fill determination reviews for LOMA's (thru June 9, 2025).

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 CRS Recertification Update – replaced by Annual Elevation Certificate review, 97% accuracy

B. 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
3. CRS Verification Visit scheduled for late 2025.

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

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

E. Utilize Forerunner software to assist staff in improving CRS score through additional public outreach

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
- G. Substantial Improvement and Substantial Damage Application revised

VII. Tropical Events and Impacts – Action: Continue situational awareness, improve on response

Most recent Events:

A. Hurricane Debby - 2024

- 1. Hurricane track was west of community. Made landfall in Florida's Big Bend region August 4, 2024.
- 2. Impacts
 - a. Minimal, no known NFIP claims were caused by this event.

B. Hurricane Helene - 2025

- 1. Hurricane track was west of community. Made landfall in Florida's Big Bend region September 26, 2024.
- 2. Impacts
 - a. Low; some storm surge activity occurred. Low speed tropical storm winds affected community.
 - b. Between Hurricanes Helene and Milton, there were 73 NFIP claims caused by this event.

A. Hurricane Milton - 2025

- 1. Hurricane track was west of community. Made landfall in Sarasota County, evening of October 9, 2025.
- 2. Impacts
 - a. Low; tornadic activity and some storm surge occurred. Tropical storm winds affected community.
 - b. Between Hurricanes Helene and Milton, there were 73 NFIP claims caused by this event.

VIII. Miscellaneous – Action: Complete proposed changes

A. City of Cape Coral Floodplain Management Restructuring, Training

1. City has restructured floodplain review processes. Floodplain management is to be handled within the Building Division. Additional staff resources are to be added to assist review process.
2. Commenced series of staff trainings in response to FEMA review of city floodplain practices. Trainings have focused on SI/SD review, record-keeping to ensure City meets CRS and NFIP standards.

B. Grant opportunities

1. Flood Vulnerability Assessment Grant – to be completed by March 31, 2026
 - a. Purpose is to identify flooding sources, critical assets potentially affected by flooding in 2040, and 2070.
2. Watershed Management Plan – to be completed by November 30, 2025
 - a. Purpose is to identify and model potential flood events, also identifying current critical assets that could be affected by flooding.