



Aug. 6, 2024

Dear NFIP Policyholder,

I am writing to reassure you that the Town of Fort Myers Beach continues to diligently work on the behalf of residents like you in Estero Island who have flood insurance policies underwritten by the National Flood Insurance Program (NFIP).

Soon you will be receiving a communication from the Federal Emergency Management Agency (FEMA) related to your flood insurance policy – and prior to receiving it, the Town of Fort Myers Beach would like to provide you an update and some reassurance. FEMA is required to send this letter in August, and some of the language may understandably cause you concern.

Specifically, the letter will speak to removing Fort Myers Beach from the Community Rating System (CRS), which is what is now giving you up to a 25% discount on your flood insurance. The letter also may say that all policyholders would receive a \$50 surcharge on their policies if the Town were placed on probation. The letter may also tell you that if our community is suspended, then no one in the affected area will be eligible for federal flood insurance.

First, none of that is slated to happen during this hurricane season. We have many months to coordinate with FEMA to create our collaborative plan and to avoid being placed on probation from the NFIP.

We are actively working with FEMA on a plan that negates the need for much of what will be mentioned in the letter.

The Town of Fort Myers Beach has been working with FEMA since Hurricane Ian made landfall in 2022 and has had weekly meetings with FEMA since this past spring. ***In fact, the Town was notified July 19 that FEMA will maintain the Town of Fort Myers Beach's CRS rating of 5 and NFIP policyholder discounts while the Town and FEMA continue to work on a plan to address identified continuing issues.***

NFIP policyholders in the Town of Fort Myers Beach are at the forefront of our priorities, and our Town Council is committed to retaining your discount and continuing participation in this important flood insurance program.

If you have questions now or after you receive your NFIP letter, please call Town Hall at (239) 765 – 0202. We also ask that you visit our special website that is dedicated to this issue. We provide transparency and context every step of the way. Go to www.fmbgov.com/NFIP.

Thank you,

Andrew Hyatt

Town of Fort Myers Beach
Town Manager