

Important Information Regarding use of flood panels and other devices for mitigation of flood risk on Residential Structures.

The City of Punta Gorda is allowing the use of flood panels for the mitigation of flood risk on existing residential buildings that do not constitute substantial damage, with published guidance in this document below. Commercial buildings are required to follow requirements of section 1612 of the Florida Building Code.

Use of flood panels to mitigate flood risk is a voluntary action NOT meant to achieve code compliance and can be allowed provided the following conditions are met:

1. Installation of the panels cannot make the building less safe and must maintain the required means of egress.
2. The building must support all flood loads that will be imposed on the building when the panels are deployed to the FPL (Flood Protection Level) as proposed.
3. The installation of flood panels cannot create a non-conformity out of a building that was built in conformance with the building and flood code requirements at the time of original construction.
4. All combined work being done does not constitute a substantial improvement (exceed 50% actual cash value of the building/50% rule).
5. The work is authorized once a permit is issued and permit records are maintained by the building department.

Residents in the City of Punta Gorda who experienced flooding from Hurricanes Helen and Milton are actively seeking floodproofing solutions. However, it is important to understand that:

- Any floodproofing product that attaches to a building requires a permit.
- All work involving an addition or alteration of an existing building must be reviewed and permitted by the Building Department. The installation of voluntary flood panels that attach to an existing building fall into this category.
- Installing these products without a permit can create serious risks to life safety, structural integrity, and compliance with state and local regulations.

Requirements for Permitting flood panels on residential structures for mitigation purposes. Submit the following with building permit application:

- Products that block doors or other egress points may violate fire and building codes, please clearly show required means of egress.
- Flood panel installation plans must be reviewed by the Punta Gorda Building Department for egress and emergency purposes.
- Flood panel installation plans must be reviewed by the Building Department. The installation plans must be drawn up and signed by a licensed design professional who must conduct an analysis of the building stating it can sustain the flood loads outlined in section 1.6, ASCE 24-14 with panels installed. Also, provide manufactures installation instructions.
- Only a Florida Registered Design Professional (structural engineer or Architect) can determine if a building can support these floodproofing products.
- Provide a document signed by the intended Owner stating it is understood the panels being used to mitigate flood water does not bring building into Building Code or Flood requirements and may not keep out all flood waters.

Understanding Impact on Flood Insurance for the Entire Community

- FEMA requires that all flood-related building modifications comply with regulations.
- If unpermitted work is performed, the City of Punta Gorda risks suspension from the National Flood Insurance Program (NFIP), which could lead to: ▪ Loss of flood insurance discounts for all city residents. ▪ Potential inability for property owners to obtain flood insurance.
- Other communities in South West Florida have already been penalized by FEMA for similar unpermitted activities.
- Voluntary installation of flood panels does not necessarily bring an existing building into flood compliance and may affect flood or homeowner insurance.

What Residents Should Do:

- ✓ Consult the City of Punta Gorda Building Department before purchasing or installing any floodproofing system.
- ✓ Do not allow any company to install these products without proper permits.
- ✓ Ensure that a structural engineer evaluates your building for floodproofing feasibility to the level of protection desired. If the building cannot support the flood loads of the 100-year 1% design flood, it could be possible to propose protection to a lesser degree that the building structure will support.