

Flood Panels and Your Home: What County Residents Should Know

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After Hurricanes Helene and Milton in 2024, many homeowners began looking for additional ways to protect their homes from flooding. That reaction is completely understandable. When you've experienced rising water firsthand, it changes how you think about storms.

One product that has received attention lately is flood panels and systems that attach over doors, garage openings, or other entry points in an effort to keep water out of a home. We understand why people are interested in them, but it's also important to explain how these systems are treated under current building and flood regulations.

Under the Florida Building Code and FEMA regulations, flood panels are not recognized as an approved flood protection method for residential homes in flood hazard areas. While certain non-residential and commercial buildings may use engineered flood panels under strict conditions, residential dwellings are not permitted to use that method.

This is due in part to the safety concerns flood panels can create. Homes are required to maintain safe exit points in case of emergency. If panels are installed across doors or other required openings, they can interfere with those exits. Many homes will already have wind protection over their windows before a storm and adding more barriers at the doorways will make emergency rescues that much harder for our first responders when time is of the essence.

There are also serious structural concerns. When water builds up outside a home that has been sealed with panels, it creates significant pressure against the walls and doors. Most residential homes were not engineered to withstand that type of hydrostatic force pushing directly against them. If panels fail or water overtops them, the sudden pressure difference can lead to major structural damage.

If Charlotte County were to allow flood panels on residential homes, we would run the risk of being downgraded during our Community Rating System (CRS) Audit. Charlotte County is currently rated at a Class 5 in the CRS, which gives a 25% discount on flood insurance and amounts to over \$6 million in savings countywide. We are currently on the verge of becoming a Class 4 community, which would increase the discounts to 30%. There are only three other counties in the state of Florida with a higher rating.

Because of these factors, attached flood panels on residential homes are not considered compliant flood protection under current FEMA and Florida Building Code standards. Many people assume the cost of installing flood panels will be offset by a reduction in insurance premiums but unfortunately insurance companies don't offer a discount for flood panels on residential homes.

Homeowners who wish to take temporary precautions before a storm may consider measures such as sandbags or freestanding water barriers placed in front of openings. These methods do

not permanently attach to the structure and do not become part of the building itself. As always, residents should exercise caution and understand the limitations of any product being used.

Our goal is not to discourage anyone from protecting their property. We fully understand the desire to do everything possible before major storms. Our responsibility is to ensure residents have clear information so that well-intended improvements do not create unintended safety risks.

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