



June 13, 2023

Mr. Greg Murray
Punta Gorda City Manager
326 West Marion Avenue
Punta Gorda, Florida 33950

Dear Mr. Murray:

The purpose of this letter is to provide you with the results of the National Flood Insurance Program (NFIP) Community Rating System (CRS) field verification findings based on your 3-year cycle verification. The field verification report is enclosed for your records.

I am pleased to inform you that the Department of Homeland Security, Federal Emergency Management Agency (FEMA), has determined that the City of Punta Gorda will retain its current rating as a Class 5 in the NFIP CRS. The floodplain management activities implemented by your community qualify it for a 25 percent discount on flood insurance premiums for most NFIP policies issued or renewed on or after April 1, 2024. This savings is a tangible result of the flood mitigation activities your community implements to protect lives and reduce property damage.

The CRS rating for your community will automatically be renewed annually as long as there are no NFIP noncompliance actions, so a notification letter will not be sent every year. This annual renewal will take place as long as your community continues to implement the CRS activities you certify in your annual recertification documentation. If no additional modifications or new CRS activities are added, the next verification visit for your community will be in accordance with its established 3-year cycle. In the interim, FEMA will periodically send the *NFIP/CRS Update* newsletter and other notices to your CRS Coordinator to keep your community informed.

I commend you on your community actions and your determination to lead your community to be more disaster resistant. This commitment enhances public safety, property protection, and protects the natural functions of floodplains, and reduces flood insurance premiums.

If you have any questions or need additional information, please contact the FEMA Region IV Office, CRS Coordinator Roy McClure at (770) 220-8835.

Sincerely,

A handwritten signature in black ink that reads "William H. Lesser". The signature is written in a cursive, slightly slanted style.

William H. Lesser, CRS Coordinator
Federal Insurance and Mitigation Administration

Enclosure

cc: Ms. Kathleen Croteau, CRS Coordinator



COMMUNITY
RATING
SYSTEM

VERIFICATION
REPORT

City of Punta Gorda, FL

Verified Class 5

NFIP Number: 120062

Cycle

Date of Verification Visit: November 1, 2021

This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning credits under the Community Rating System (CRS) for the above named community.

A total of 2678 credit points are verified which results in a recommendation that the community remain a CRS Class 5. The community has met all Class 5 prerequisites. The following is a summary of our findings with the total CRS credit points for each activity listed in parenthesis:

Activity 310 – Construction Certificate Management: Credit is provided for having written construction certificate management procedures for all new and substantially improved/substantially damaged buildings. (38 points)

Activity 320 – Map Information Service: Credit is provided for furnishing inquirers with basic flood zone information from the community's latest Flood Insurance Rate Map (FIRM). Credit is also provided for the community offering additional FIRM information and historical flood information. The service is publicized annually and records are maintained. (70 points)

Activity 330 – Outreach Projects: Credit is provided for informational outreach projects, general outreach projects, and targeted outreach projects. These projects are disseminated annually. (118 points)

Activity 340 – Hazard Disclosure: Credit is provided for state regulations requiring disclosure of flood hazards. (10 points)

Activity 350 – Flood Protection Information: Documents relating to floodplain management are available in the reference section of the Charlotte County Library. Credit is also provided for floodplain information displayed on the community's website. (74 points)

Activity 360 – Flood Protection Assistance: Credit is provided for offering one-on-one advice regarding property protection and making site visits before providing advice. The service is publicized annually and records are maintained. (55 points)

Activity 420 – Open Space Preservation: Credit is provided for preserving approximately 52 percent of the Special Flood Hazard Area (SFHA) as open space, protecting open space land with deed restrictions, and preserving open space land in a natural state. (1159 points)

Activity 430 – Higher Regulatory Standards: Credit is provided for enforcing regulations that require freeboard for new construction and substantial improvement, foundation protection, cumulative substantial improvement, and local drainage protection. Credit is also provided for the enforcement of building codes, a Building Code Effectiveness Grading Schedule (BCEGS®) Classification, and regulations administration. (276 points)

Activity 440 – Flood Data Maintenance: Credit is provided for maintaining and using additional map data in the day to day management of the floodplain. Credit is also provided for maintaining copies of all previous. (159 points)

Activity 450 – Stormwater Management: The community enforces regulations for soil and erosion control, and water quality. (36 points)

Section 502 – Repetitive Loss Category: Based on the updates made to the NFIP Report of Repetitive Losses as of May 1, 2018, the City of Punta Gorda, FL has 9 repetitive loss properties and is a Category B community for CRS purposes. All requirements for a Category B community have been met. (No credit points are applicable to this section)

Activity 510 – Floodplain Management Planning: Credit is provided for the Charlotte County Local Mitigation Strategy, adopted on October 21, 2022. A progress report must be submitted on an annual basis. (138 points)

Activity 520 – Acquisition and Relocation: Credit is provided for acquiring and relocating 4 buildings from the community's regulatory floodplain. (30 points)

Activity 540 – Drainage System Maintenance: Credit is provided for the regular inspection and maintenance of the community's natural drainage system, identified problem sites, and records are maintained. Credit is provided for implementing an ongoing Capital Improvements Program. The community enforces a regulation prohibiting dumping in the drainage system. (295 points)

Activity 610 – Flood Warning and Response: Credit is provided for a program that provides timely identification of impending flood threats, disseminates warnings to appropriate floodplain residents, and coordinates flood response activities. A description of the flood exercise or After Action Report from an actual flood event must be submitted on an annual basis. Warning information and safety measures must be publicized annually. (220 points)

Activity 710 – County Growth Adjustment: All credit in the 400 series is multiplied by the growth rate of the county to account for growth pressures. The growth rate for Charlotte County, FL is 1.19.

Attached is the Community Calculations Worksheet that lists the verified credit points for the Community Rating System.

CEO Name / Address:

Gregory B. Murray
City Manager
326 West Marion Avenue
Punta Gorda, Florida 33950

CRS Coordinator Name / Address:

Kathleen Croteau
Chief Building Official
326 West Marion Avenue
Punta Gorda, Florida 33950
(941) 575-3344

Date Report Prepared: May 16, 2023

720 COMMUNITY CREDIT CALCULATIONS (Cycle):

CALCULATION SECTION :

Verified Activity Calculations:	Credit
c310 38	38
c320 70	70
c330 118	118
c340 10	10
c350 74	74
c360 55	55
c370	
c410 x CGA =	
c420 974 x CGA 1.19 =	1159
c430 232 x CGA 1.19 =	276
c440 134 x CGA 1.19 =	159
c450 30 x CGA 1.19 =	36
c510 138	138
c520 30	30
c530	
c540 295	295
c610 220	220
c620	
c630	

Community Classification Calculation:

cT = total of above	cT = <u>2678</u>
Community Classification (from Table 110-1):	Class = <u>5</u>

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