Charlotte-Mecklenburg STORM WATER Services

2145 Suttle Avenue, Charlotte, NC 28208

- Important news for property owners in the regulated floodplain
- Record rainfall raises floodplain concerns
- Is your property eligible for a flood-proofing grant?
- Protect what matters!

See inside for details!

Charlotte-Mecklenburg STORM WATER Services

Who to contact:

Minor flooding or drainage problems, report illegal dumping, or to volunteer:
3-1-1 or **704-336-7600**

Floodplain maps, Floodplain Development Permits, floodplain construction, flood safety:
704-432-RAIN

Flood insurance:
1-800-427-4661

StormWater.CharMeck.org

Keep your family and your property safe from flooding

Over the past 20 years, several hundred properties in our floodplains have experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). We are concerned about repetitive flooding and have an active program to help you protect yourself and your property from future flooding. Here are some things you can do:

Ask us! Our staff can tell you about the causes of repetitive flooding, how we are addressing it, and what would be an appropriate flood protection level for your home.

Prepare for flooding!
- Know how to turn off the electricity and gas to your house.
- Know evacuation routes from your home or business.
- Create an inventory of personal property and save receipts from expensive items.
- Put insurance policies, valuable papers, medicine, etc., in a safe place.
- Sign up for emergency alerts at www.charmeckalerts.org and follow @StormWaterCM on Twitter and like facebook.com/waterwatchers

Protect your home!
- Consider elevating or relocating your house or equipment above flood levels.

Need financial assistance?
- Our retroFIT grant program could reimburse up to 75-95% of the cost to retrofit your existing structure for floodproofing.
- Your property may qualify for our buyout program. Buyouts may be funded with a combination of local funds and federal grant money or may involve sole local funding source.

Protect what matters – buy flood insurance!
- Go to www.floodsmart.gov, contact your insurance agent or call 1-800-427- 4661 for more information on rates and coverage.

Stay updated by following us on social media!

Facebook.com/waterwatchers **@StormWaterCM**

Charlotte-Mecklenburg STORM WATER Services

FOR OWNERS OF PROPERTY WITHIN THE REGULATED FLOODPLAIN IN MECKLENBURG COUNTY

SPRING 2016

Floodplain Flash

Record regional rainfall brings devastation, raises floodplain concerns

Drought-ending, dam-breaking rains across the Carolinas in late 2015 served as both a reminder of previous flooding disasters and a motivation for flood damage prevention. Anxious for their safety and the well-being of their homes, residents in low-lying floodplain areas throughout Mecklenburg County stayed tuned to weather forecasts.

Although November 2015 was the wettest November on record, the most intense and prolonged rainfall events avoided Mecklenburg County. Still, there was modest local flooding in multiple areas. "Residents were proactive in their neighborhoods, raking leaves and other debris from storm drains," said Don Ceccarelli, Floodplain Administrator for Mecklenburg County. "We encourage all residents to be good neighbors, maintain their storm drains, and report significant storm drain clogs and creek blockages to 3-1-1."

The message was well-received. "We had a large volume of calls from residents worried about clogged storm drains as well as creek flooding," recalled Eric Bulman, Operations Manager. "Many of those who called had already experienced losses due to flooding in the past." Residents in repetitive loss areas have good reason for concern.

During heavy and prolonged rain, stormwater is forced into creeks which often exceed their banks and rush into floodplains. Unfortunately, for those who have homes and other buildings in a floodplain, the results can be catastrophic.

Heavy rains in Columbia, SC, brought unprecedented flooding. Many residents did not have flood insurance and lost all they owned.

Charlotte-Mecklenburg retroFIT

Floodproofing • Improvements • Together

Mecklenburg County announces grants for owners to retroFIT floodplain homes

The retroFIT program is a competitive grant program offered by Mecklenburg County to eligible floodplain property owners. The program provides successful grantees technical and financial assistance to reduce the threat of flood damage to existing buildings in the regulated floodplain and to make their dwellings more resilient to potential flooding. Grant applications for Fiscal Year 2016 are currently under review. Grant applications will be accepted in Fall 2016 for Fiscal Year 2017.

There are seven retroFIT techniques considered for grant funding:

- Structure elevation
- Structure relocation
- Wet flood-proofing
- Dry flood-proofing
- Equipment elevation
- Basement abandonment
- Structure demolition

Visit **StormWater.CharMeck.org** for the latest updates and grant application announcements.

Printed on recycled paper, 30% post-consumer waste.

Your Property is in a regulated floodplain

You are receiving this newsletter because your property is in or near an area that is prone to flooding. Flooding is a natural occurrence during or after heavy rain. Flooding can be dangerous and deadly. This annual newsletter is to help you understand the risks and responsibilities of living near a mapped, regulated floodplain.

Flood facts

- Flooding causes more property damage and more deaths in Charlotte-Mecklenburg County than any other type of natural disaster.
- Flooding can happen anywhere, even outside of mapped floodplains.
- Your property's flood history is not a good indicator of future flood risk.
- There are more than 4,000 buildings in Charlotte-Mecklenburg County's regulated floodplains.
- Smaller streams and low-lying areas are not shown on floodplain maps but can still flood.
- Rules for construction, renovation, filling and paving are more restrictive in the regulated floodplain.

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Charlotte-Mecklenburg FINS Flood Information & Notification System

Saving lives and property

Storm Water Services continues to expand its network of rain gauges, stream gauges and creek cameras. This network is known as the Flood Information & Notification System or FINS. When heavy rain starts falling and creeks start rising, FINS automatically notifies local emergency responders. Firefighters and police go to rising streams or low-lying areas to decide whether to barricade roads or evacuate residents.

See your flood risk in 3D

Typical floodzone maps depict the floodplain areas in only two dimensions: length and width, showing how far floodwater will spread across the ground. Our new floodplain maps add information on the flood height and show how deep and even how fast the floodwater will get. Adding the third dimension (height) is why the new maps are referred to as "3-D".

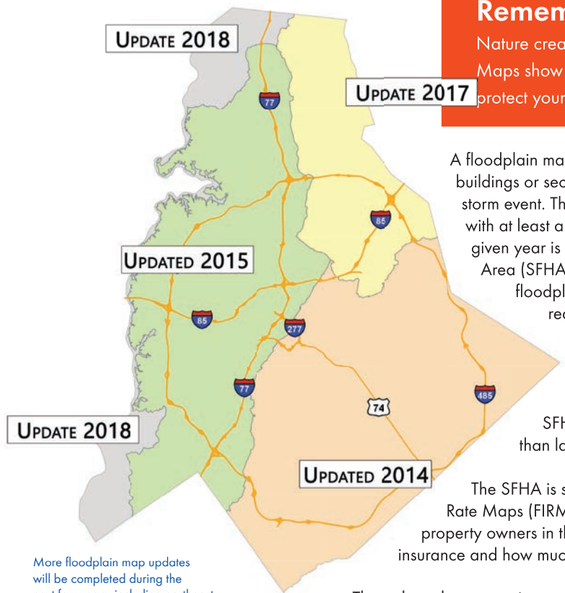
Want to flood-proof your home? We can help!

- On-site retrofitting technical assistance
- Inspections of stormwater drainage systems
- Flood insurance questions
- Information on financial assistance

Visit stormwater.charmeck.org or call 3-1-1 for more information

Updated floodplain maps available online, more to come

Measuring flood risks is a science. Protecting people, property and the environment is our mission. Flood risks change due to many factors and floodplain maps must accurately reflect those risks. In an effort to reduce both risks and losses, updated floodplain maps have been implemented for the majority of Mecklenburg County.



More floodplain map updates will be completed during the next few years, including northeastern Mecklenburg County as well as lake-front and riverfront properties. Throughout the remapping process, the public is invited to see proposed maps, ask questions and point out concerns.

Remember:

Nature created floodplains to store excess water. Maps show the flood risk so you can take action to protect your **family** and your **property.**

A floodplain map shows how likely it is for certain buildings or sections of land to be flooded during a storm event. The land along major creeks and streams with at least a one percent chance of flooding in any given year is officially called a Special Flood Hazard Area (SFHA). The SFHA is what is shown on a floodplain map. There are additional rules and requirements for development in the SFHA. Inside the SFHA, flood risks are not the same. Land closest to the creek channel is usually more likely to flood. Low-lying land anywhere in the SFHA usually is at greater risk of flooding than land in the SFHA with a higher elevation.

The SFHA is shown as "Zone AE" on Flood Insurance Rate Maps (FIRMs). FIRMs are used to determine which property owners in the SFHA are required to have flood insurance and how much the flood insurance policy should cost.

Throughout the remapping process, the public is invited to see proposed maps, ask questions and point out concerns. New information is also posted at **StormWater.CharMeck.org**. Look under "Drainage and Flooding."

Find floodplain maps at StormWater.CharMeck.org

Draft and Preliminary Floodplain Maps are available prior to implementation. Current floodplain maps are available at "3D Floodzone"

Floodplains are positive for the community

Floodplains are supposed to flood. One acre of undeveloped floodplain can temporarily store 1.5 million gallons of floodwater. Floodplains can reduce water pollution. Plants naturally found in floodplains filter out pollutants such as sediment, excess nutrients and some harmful chemicals.

Floodplains are important to the environment. Many birds, mammals, insects and reptiles depend on floodplains for food and nesting areas. Storm Water Services works to protect and restore streams and surrounding floodplains to improve water quality and aquatic life habitat.

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Facebook.com/waterwatchers **@StormWaterCM**

Construction in a floodplain

A Mecklenburg County Floodplain Development Permit is required for any

- new building construction
- building renovation or addition
- land-altering activity such as grading, filling or paving in the Special Flood Hazard Area

There are limits on how much money you can spend to renovate or repair your home or business in the regulated floodplain. The limits apply to one-time expenses as well as multiple projects over a 10-year period. This substantial improvement rule applies to structures in the regulated floodplain which do not comply with the newest floodplain regulations.

Before you grade, build or renovate in the regulated floodplain:
call Storm Water Services at 704-432-RAIN or email floodinfo@MecklenburgCountyNC.gov

House in floodplain used for CFD Training

Charlotte Fire Department Recruit Class 95 put their training to the test during a live burn using a flood-buyout property. The recruits were led by experienced CFD firefighters and training captains, practicing fire-suppression skills in a home filled with real smoke and flames.

This flood-buyout home had been impacted at least four times by storm-related flood losses. Charlotte-Mecklenburg Storm Water Services purchased the home, as well as others nearby, to be demolished as part of the flood-buyout program.

When these buyouts are demolished, floodwater can again flow freely through the floodplain where the buildings once stood. Occasionally a buyout can provide excellent locations for CFD to train recruits. Burning the property also saves money on demolition costs.

Protecting your property

The most effective way to protect a building from flood damage is to move it out of the floodplain. Another option is to elevate the structure above flood heights.

Elevate electrical panels, air conditioners, heat pumps, furnaces, fuel tanks, water heaters and plumbing systems at least 12 inches above projected flood heights. Install a sewer backflow valve and keep it maintained. Flow vents in crawl spaces or making basement walls watertight can reduce flood damage.

Keep sandbags, plastic sheeting and plywood on hand for emergency protection against minor flooding.

Technical assistance may be available for flood damage protection specific to your property.

Call 704-432-RAIN for more information.

Flood insurance — Protect what matters!

Flood damage is not covered by regular homeowners or business insurance. You need a separate flood insurance policy.

- Everyone is eligible to buy flood insurance, even for property outside of the regulated floodplain.
- Your mortgage lender may require that you have flood insurance but that policy usually covers only the building.
- You should get a separate flood insurance policy for your belongings such as furniture, clothing and electronics.
- Renters should buy flood insurance for their contents.
- After a typical flood, it costs more to replace damaged belongings than to repair damaged buildings.
- There's a 30-day waiting period before a flood insurance policy takes effect.
- Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.
- To find a flood insurance agent or estimate your premiums, call the National Flood Insurance Program at 1-888-379-9531 or go to www.floodsmart.gov

Residents of Charlotte and Pineville:

Because your community participates in the Community Rating System, you may receive a reduction in your flood insurance premium. Ask your agent!

Charlotte-Mecklenburg STORM WATER Services