

July 15, 2015

Charlotte-Mecklenburg Storm Water Services held a public meeting on June 16 at Park and Recreation at 5841 Brookshire Boulevard to present existing conditions findings and proposed alternatives for the Margaret Turner Storm Drainage Improvement Project.

## **Meeting highlights:**

- Project Manager, Tom Purvis, introduced project team; provided background information; and presented project goals and general information about the storm water program.
- Engineering consultant, The Isaacs Group, discussed the model results which generally coincide with areas of reported flooding.
  Next, the selected alternative was presented.
  The planning phase is almost complete and design is ready to start.
- Storm drainage improvement project phases and time frames were discussed:
  - 1. Planning: 16 to 23 months (current phase)
  - 2. Design: 21 to 34 months
  - 3. Bid and Award: 5 to 6 months
  - 4. Construction: 1 to 2 years
- Attendees discussed flood insurance. One citizen clarified that he purchased flood insurance, although his property is not in the FEMA floodplain. Additional flood insurance facts are included with these minutes.

# For more information:

Please contact Tom Purvis, Project Manager tpurvis@charlottenc.gov 704-336-3660



# FLOOD INSURANCE FACTS AND "HOW TO" GUIDE

### **MYTHS:**

- I thought my homeowner's or renter's policy covered flooding.
- I thought people in floodplains could not buy flood insurance.
- I'm outside of the floodplain and thought I couldn't buy insurance.
- I thought flood insurance was too expensive.
- My property had never flooded before so I didn't know it would flood.

### **FACTS:**

- Regular property insurance does not cover flood damage.
- Flood insurance is available to anyone, from lowest-risk to highest-risk areas.
- Everyone is at some risk of flooding.
- Properties in or near a floodplain are at the highest risk of flooding.
- In high-risk areas, your home is three times more likely to be flooded than be damaged by fire.

Some people don't buy flood insurance because they think they can get federal disaster assistance. Not all floods are declared a federal disaster. Even when they are, such as Charlotte-Mecklenburg's flood on August 27, 2008, the aid is usually in the form of a loan which must be paid back with interest.

Flood insurance, on the other hand, pays for covered losses. About 100 private companies nationwide offer flood insurance backed by the federal government. Policies are available to homeowners, business owners, or renters. You can purchase separate policies for the structure, your personal contents, or both.

### **NEXT STEPS:**

Call local insurance agents, ask them about flood insurance and compare:

- 1. Cost of the policy
- 2. Coverage offered (coverage type, limits, and deductibles)
- 3. Agent's experience writing flood insurance policies
- 4. To get additional information on flood insurance or request a referral to an agent in your ZIP code, contact the National Flood Insurance Program at 1-888-379-9531 or <a href="www.floodsmart.gov">www.floodsmart.gov</a>.

For more information: STORMWATER.CHARMECK.ORG



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# **Project Update** Margaret Turner

HIGHLIGHTS FROM PUBLIC MEETING

