See inside for details!

a floodproofing grant?
insurance policies
- Major discounts on flood insurance policies
- Is your property eligible for a floodproofing grant?
Protect what matters!

Who to contact:
StormWater.CharMeck.org
1-800 -427- 4661
704-432-RAIN
• Sign up for emergency alerts at
• Create an inventory of personal property
• Know evacuation routes from your home or business
• Protect what matters - buy flood insurance!
• 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 financial grants of 75% to 95% of floodplain-related damages.
- Protect what matters - buy flood insurance!
- Go to Floodsmart.gov, contact your insurance agent or call 1-800-427-4661 for more information on rates and coverage.

Protect Your Family and Your Property From Flooding
Over the past 40 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 elevation 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 charmeckalerts.org and follow us on social media.

Flooded/Flooded/retroFIT.aspx
http://charlottenc.gov/StormWater/

Shattering Records
Remembering Hurricane Florence
When Hurricane Florence slammed into the Carolinas, it not only broke records, it shattered them. The rain was excessive as the storm slowly crawled across the Carolinas. An observation site northwest of Elizabethtown NC recorded 35.93” of rain, far exceeding the old North Carolina record of 24.06” from a single tropical system. After the downpours came to an end, the flooding started and persisted for several weeks. More than a dozen river gauges reached major flood stages, flooded sections of interstate 40 and 95 finally opened more than a week later.
Storm Water Service’s staff members helped provide critical information to Charlotte/Mecklenburg Emergency Managers at the Emergency Operations Center throughout the event. They supplied floodplain maps, rainfall totals and stream levels during the event to help prepare for any possible evacuations.
Mecklenburg County received its share of rainfall with the southeast corner near the Union County line picking up nearly 10 to 12 inches of rain (red shaded area). Rainfall totals were less than 6” in the northern and southwest portions of the county (blue shaded area).
Many streams and creeks overflowed their banks and the water spread across the floodplain. For over 20 years the county’s vision included the buyout program, greenways, and creating a buffer between creek and homes paid dividends resulting in minimal damage in Mecklenburg County.

Is Your Property Eligible for a Floodproofing Grant?
There are seven flood damage reduction techniques considered for retroFIT grant funding:

What’s Inside:
- Flood Insurance
- Getting the Message Out
- Construction in a Floodplain
- Updated Floodplain Maps
- Flood Warning System
- FEMA Ranked Flood Preparedness
- Protect Yourself From Flooding
- Contact

FALL 2018
FOR OWNERS OF PROPERTY WITHIN THE REGULATED FLOODPLAIN IN MECKLENBURG COUNTY

IN MECKLENBURG COUNTY
WITHIN THE REGULATED FLOODPLAIN

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 or mapped, regulated floodplain.

Flood Facts
• Flooding causes more property damage and more deaths in Mecklenburg County than any other type of natural disaster.
• We expect creeks to overflow their banks into the floodplain during large or prolonged rainfall.
• Your property’s flood history is not the best indicator of future flood risk.
• 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.

Stay updated by following us on social media!
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 most accurately reflect those risks. Updated floodplain maps are being implemented for the majority of Mecklenburg County.

Flood Warning System Saves Lives and Protects Property

Charlotte-Mecklenburg Storm Water Services continues to expand its network of rain gauges, stream gaugers 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.

Flood Insurance — Protect What Matters!

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

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

Construction in a Floodplain

A Mecklenburg County Floodplain Development Permit is required for any:

- new structures or buildings,
- building renovation or addition, or
- land-altering activity such as grading, laying 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.

Flood Insurance Discounts!

The Community Rating System evaluates floodplain management efforts to reduce flood losses. The Community Rating System evaluates the NFIP to residents of the following communities:

- Town of Pineville residents can receive up to 10% discount.
- City of Charlotte residents can receive up to 30% discount.
- Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.
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New Floodplain Maps Are Now In Effect

To ensure public safety Mecklenburg County, the State of North Carolina, and the Federal Emergency Management Agency update flood maps on a regular basis. The most recent update took effect on November 16, 2018 for the northeastern portion of Mecklenburg County (yellow shaded area on the map above). Flood insurance is HIGHLY RECOMMENDED for all properties in and around the floodplain and is REQUIRED by lenders for structures located within the floodplain. To check the status of your property visit http://stormwater.charmeck.org click “3D Floodzone Maps” and enter your property’s address.

Flood Facts:

- Flooding is the nation’s most common natural disaster
- Property insurance policies do not cover flood damage
- Floodsmart.gov to find an agent near you
- Build responsibly, get a permit before you build

Who To Contact:

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

Flood insurance: 1-888-379-9531

Before you grade, build or renovate in the regulated floodplain:

Call Storm Water Services at 704-432-RAIN or email floodInfo@MecklenburgCountyNC.gov

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