See inside for details!

FLOODPLAIN FLASH — WINTER 2021

FEMA has updated the National Flood Insurance Program (NFIP) risk rating methodology through the implementation of new pricing calculations called Risk Rating 2.0. The methodology leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actually sound, equitable, easier to understand and better reflect a property’s flood risk.

New policies and renewals that have a lower policy rate took effect on October 1st, 2021. On April 1st, 2022, new rates are fully effective for all existing policies upon renewal.

The Federal Emergency Management Association (FEMA) has recognized Charlotte as a Class 3 community in its Community Rating System (CRS) thanks to the outstanding work and leadership of Charlotte- Mecklenburg Storm Water Services. CRS recognizes and encourages floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program.

A Class III rating represents a 35% discount on flood insurance premiums for Charlotte Residents. Huntersville, Pineville and Unincorporated Mecklenburg County are Class V communities with a 25% discount. The discounts will save residents nearly $1.2 million annually in flood insurance premiums. For more detailed information about your specific property, contact your insurance agent.

Flood Insurance Calculations are Changing

Flood Insurance
- Flood Insurance is the first line of defense against flood damage and a step toward a quicker recovery following a flood. Since the 1970s, rates have been predominantly based on relatively static measurements, emphasizing a property’s elevation within a zone on a Flood Insurance Rate Map (FIRM).
- Purchasing flood insurance is the first line of defense against flood damage and a step toward a quicker recovery following a flood. Since the 1970s, rates have been predominantly based on relatively static measurements, emphasizing a property’s elevation within a zone on a Flood Insurance Rate Map (FIRM).
- Smaller streams and low-lying floodplains may be at risk.
- Your property’s flood history is not the best indicator of future flood risk.
- Rules for construction, renovation, filling and paving are more critical to flood safety.
- Floodproofing 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.

Who to contact:
Minor flooding or drainage problems, report illegal dumping, or to volunteer:
3-1-1 or 704-336-7600
StormWater.ChartMeck.org

Flood insurance:
- 704-432-RAIN

Floodplain maps, Floodplain Development Permits, floodplain construction, flood safety:
Development Permits, floodplain
Floodplain maps, Floodplain
3-1-1 or to volunteer:
problems, report illegal dumping,
Minor flooding or drainage

City of Charlotte Floodplain Ordinance About to Change

The City of Charlotte is proposing to temporarily increase the Flood Protection Elevation (FPE) by 1-foot in their Floodplain Ordinance effective January 1st, 2022. The FPE sets how high above the floodplain new buildings and building expansions must be built. This proposed change is a result of a recommendation by a 10-member public stakeholder committee convened in 2018 to review Future Floodplain Mapping standards. The increase in FPE will be temporary until new floodplain maps are created using mapping criteria recommended by the stakeholder committee. Although it will cost more initially to build 1-foot higher, building higher will reduce potential flood damages and make flood insurance premiums even lower.

This change impacts approximately 290 existing homes/buildings whose first-floor elevations will be below the proposed FPE and will be subject to additional building restrictions. Affected property owners will receive a letter explaining these changes.

One additional change is proposed to the Floodplain Ordinance that will allow builders to meet dry land access requirements and parking requirements without a variance if certain conditions are met.
For more information visit https://charlottenc.gov/newsroom/releases/Pages/City-of-Charlotte-Proposed-Changes-to-Floodplain-Ordinance.aspx or contact Floodplain Administrator David Goode at David.Goode@MeckNC.gov.

Additional Resources
- 50% discount on flood insurance for new construction
- www.StormWater.CharMeck.org
- 1-800-427-4661
- www.FloodMaps.FEMA.gov
- www.Floodraterating.org

Stay updated by following us on social media!
**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:

**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 flooding.
- 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 sale of local funding source.

**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.

**Flood Facts:**
- Flooding is the nation’s most common natural disaster.
- Property insurance policies do not cover flood damage.
- Floodsmart.gov can help you mitigate your risk.
- Building codes apply to structures located within the floodplain.
- Special Flood Insurance Requirements (SFIRMs) are used to determine which property is in the Special Flood Hazard Area (SFHA) and is required to have flood insurance and how much the flood insurance policy should cost.

**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.

**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, filling or paving in the Special Flood Hazard Area.

There may be 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. 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.

**Flood Insurance – Protect What Matters!**

Flood damage is not covered by regular homeowners, renters 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 content 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.
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