Floodplain Flash – Fall 2019

Is Your Property Eligible for a Floodproofing Grant?

There are seven flood damage reduction techniques considered for Retrofit grants:

- Structure Elevation
- Structure Relocation
- Wet Flood-Proofing
- Dry Flood-Proofing
- Equipment Elevation
- Basement Abandonment
- Structure Demolition

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 are limits on how much money you can spend to renovate or repair your home or business in the regulated floodplain. Financial assistance to property owners that undertake flood damage reduction measures for existing buildings in the regulated floodplain. Financial grants of 73% to 95% of eligible expenses are available for qualified projects. The program is intended to assist floodplain property owners who may not be currently served by other mitigation efforts (e.g. creek restoration/mitigation projects or buyout programs) and are at risk for future flood losses. Get more information from our website at https://charlottenc.gov/StormWaters/Flooding/Permits/retroFIT.aspx

Catawba River Flooding

For nearly 2 days, heavy rain fell over the Catawba River Basin flooding dozens of homes and leaving residents stranded.

The rain started over western North Carolina on June 8 and didn’t let up until the early morning hours on June 10. Four to as much as 10 inches of rain fell upstream from Mountain Island Lake. By late Sunday, June 9, the water level flowing over the Mt. Island Lake dam was at a record level of 6 feet, 7 inches.

Subsequently, the neighborhoods downstream from the dam flooded. Charlotte Fire Swift Water Rescue Teams responded by pulling 38 residents from flooded homes.

In all, more than 100 properties were affected by the flood water with (more than 40) of those homes reporting water in their living space.

Within days, the cleanup started. Neighbors helped neighbors. Several religious groups pitched in to assist. The American Red Cross opened shelters and the Salvation Army provided lunch and dinner to area residents. A Disaster Recovery Center opened in Fire Station #33 giving flood victims a place to apply for Federal SBA low interest loans, North Carolina Emergency Management grants and Mecklenburg County Storm Water Services retrofit grants.

Some property owners have agreed to let the County Buyout their flood damaged property, others are going to elevate their homes, and some are simply repairing.

Everyone is anxious and optimistic about getting life back to normal along this quiet peaceful area along the Catawba River.

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 Mecklenburg County than any other type of natural disaster.
- We expect crevasses 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.

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

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

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

Stay updated by following us on social media!

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

FEMA Flood Insurance is a government program that allows you to purchase coverage.

See inside for details!
Two weeks after flooding rains fell over North Carolina, Governor Roy Cooper asked the Small Business Administration for a Disaster Declaration for areas along the Catawba River. The Governor followed with a tour of the damaged properties and spoke one on one to residents.

Mackrell County Storm Water Services Director Dave Carano explained to Mr. Cooper the extent of damage and informed him of what is being done to help residents.

Also, while visiting the Disaster Recovery Center the Governor met with local first responders.

Flood Insurance — Protect What Matters!

Flood damage is not covered by regular homeowners, renters or business insurance. You may be eligible for flood insurance if:
- You live in a floodplain
- Your mortgage lender may require that you have flood insurance
- You are an owner, renter or business owner

Municipalities:
- Program (NFIP) to residents of the following communities:
  - Residents of Unincorporated Mecklenburg County can receive up to 10% discount.
  - Town of Pineville residents can receive up to 10% discount.
  - Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.

Flood Insurance Discounts!

The Community Rating System evaluates community efforts to reduce flood losses. Discounts on flood insurance policies are offered by the National Flood Insurance Program (NFIP) to residents of the following municipalities:
- City of Charlotte residents can receive up to 30% discount.
- Town of Pineville residents can receive up to 10% discount.
- Residents of Unincorporated Mecklenburg County can receive up to 10% discount.

Flood Insurance

- 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.
- 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% 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 floodsmart.gov, contact your insurance agent or call 1-800-427-4661 for more information on rates and coverage.

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.

Be the Solution to Water Pollution

Join us for our monthly 2nd Saturday Stream Clean Ups

Big Spring Clean | March 28, 2020

Updated Floodplain Maps Available Online, More to Come

Updated 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 areas 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.

New Floodplain Maps Are Now In Effect

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.
- Typical renter’s insurance does not cover flooding - sold separately.

Who To Contact:

To report minor flooding or drainage problems, 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:
  - 1-888-379-9531

Want To Flood-proof Your Home? We Can Help!

- Onsite retrofitting technical assistance
- Flood insurance questions
- Information on financial assistance

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

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 floodplain maps add information on the flood height and show how deep and how fast the floodwater will get. Adding the third dimension (height) is what the new maps are referred to as “3-D.”

See Your Flood Risk in 3D

StormWater.CharMeck.org

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 are an active program to help you protect yourself and your property from future flooding. Here are some things you can do:

Floodplain maps updates will be completed by 2020, including areas along Lake Norman, Lake Wylie and the Catawba River. Throughout the map making process, the public is invited to see proposed maps, ask questions and point out concerns. New information is also posted at StormWater.CharMeck.org under the “Floodplain” section.

Protect Your Family and Your Property From Flooding

- Protect your property:
  - Consider elevating or relocating your house or equipment above flood levels.

Flood Insurance

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- Protect what matters — buy flood insurance!
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Flood Insurance

- 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.
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- Flood Insurance — Protect What Matters!
  - Flood damage is not covered by regular homeowners, renters or business insurance. You may be eligible for flood insurance if:
    - You live in a 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.
    - Alter 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 floodsmart.gov for more information.

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- Flood Insurance Discounts!
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