



2145 Suttle Avenue, Charlotte, NC 28208

- Important news for property owners in the regulated floodplain
- Major discounts on flood insurance policies
- Is your property eligible for a floodproofing grant?
- Protect what matters!

See inside for details!



### 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**

## Is Your Property Eligible for a Floodproofing Grant?



Through the retroFIT (Floodproofing • Improvements • Together) program, Mecklenburg County offers financial and technical assistance to property owners that undertake flood damage reduction measures for existing buildings in the regulated floodplain. Financial grants of 75% 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/StormWater/Flooding/Pages/retroFIT.aspx>

There are seven flood damage reduction techniques considered for RetroFIT grant funding:



Structure Elevation   Structure Relocation   Wet Flood-Proofing   Dry Flood-Proofing



Equipment Elevation   Basement Abandonment   Structure Demolition



FOR OWNERS OF PROPERTY WITHIN THE REGULATED FLOODPLAIN IN MECKLENBURG COUNTY



# FLOODPLAIN FLASH

## 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.

## 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. 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](mailto:floodinfo@MecklenburgCountyNC.gov)



Visit [StormWater.CharMeck.org](http://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 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.

## What's Inside:

|                                |     |
|--------------------------------|-----|
| Flood Insurance                | p.2 |
| Getting the Message Out        | p.2 |
| Construction in a Floodplain   | p.2 |
| Updated Floodplain Maps        | p.3 |
| Flood Warning System           | p.3 |
| FEMA Ranked Flood Preparedness | p.4 |
| Protect Yourself from Flooding | p.4 |
| Contact                        | p.4 |

Stay updated by following us on social media!



## 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 contents 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 [floodsmart.gov](http://floodsmart.gov) for more information.

## 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.



## Gov. Cooper Meets with Flood Victims

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.



Mecklenburg County Storm Water Services Director Dave Canaan explain 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.

## Be the Solution to Water Pollution



Join us for our monthly 2nd Saturday Stream Clean Ups



Big Spring Clean | March 28, 2020

## 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](http://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?

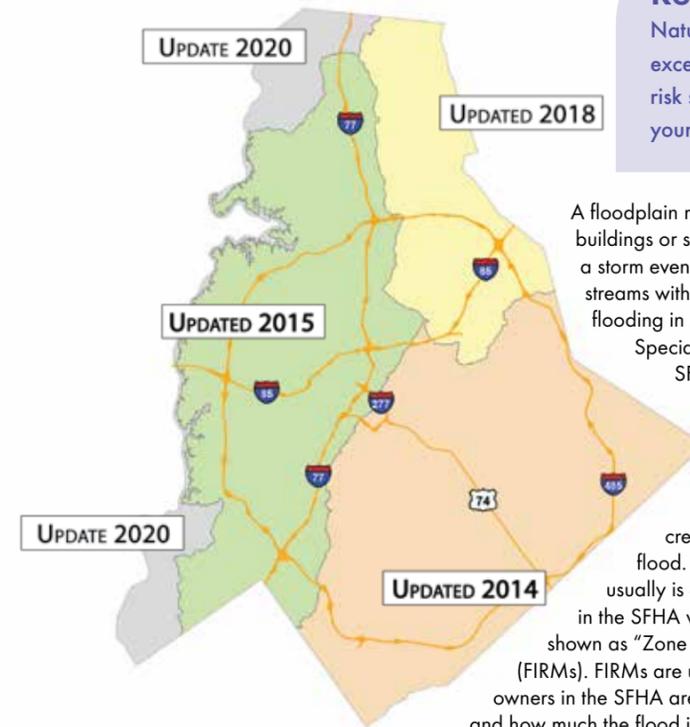
- Our retroFIT grant program could reimburse up to 75-95% of the cost to retrofit your existing structure for floodproofing.
- Your property may qualify for our buyout program. Buyouts may be funded with a combination of local funds and federal grant money or may involve sole local funding source.

### Protect what matters - buy flood insurance!

- Go to [floodsmart.gov](http://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 must accurately reflect those risks. Updated floodplain maps are being implemented for the majority of Mecklenburg County.



More floodplain map updates will be completed by 2020, including areas along Lake Norman, Lake Wylie and the Catawba River. Throughout the remapping process, the public is invited to see proposed maps, ask questions and post 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](http://StormWater.CharMeck.org) under the "Flooding" section.

## 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](http://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:

[StormWater.CharMeck.org](http://StormWater.CharMeck.org)

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**



## Flood Warning System Saves Lives and Protects Property

Charlotte-Mecklenburg 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 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
- Flood insurance questions
- Information on financial assistance

Visit [stormwater.charmeck.org](http://stormwater.charmeck.org) or call 3-1-1 for more information