



# Floodplain Flash

## New maps start taking effect this year

### Are you part of the 56 percent?

Maps showing the regulated floodplain for one section of Charlotte-Mecklenburg become effective later this year. And more than half of the residents in local mapped floodplains will see significant changes. Preliminary data shows thousands of homes and businesses will move OUT of the official flood hazard area while hundreds of other buildings are moving IN.

Turn to page 2 to learn:

- 1) what is being remapped
- 2) when the new maps take effect
- 3) what floodplain maps are used for
- 4) how to see your property on the old floodplain maps and on the proposed new maps.

**Phase 1 and Phase 2 maps**  
**56% will see their official flood risk change.**  
**44% will see no change.**

## Keep your flood insurance

### Floodplain maps are changing, but not your need for flood insurance

It may be tempting. In late December, nearly 1,700 property owners in central and southern Mecklenburg County who have been required to buy flood insurance will no longer be under that mandate.

That's because new maps are taking effect that show less land in the Special Flood Hazard Area. Some property owners who are no longer in the highest risk area of the flood zone might be tempted to cancel their flood insurance.



But moving a line on a map does not eliminate your property's flood risk. Rather than canceling coverage, residents being moved out of the regulated floodplain can keep their flood insurance policy but pay a lower premium. That lower cost is because homes and businesses outside of the mapped floodplain are considered lower risk.

The updated floodplain maps will mean no change for many people. About half of the properties now in the regulated floodplain will remain in the regulated floodplain when the new maps take effect.

Meanwhile, new floodplain lines mean hundreds of residents who have been outside of the mapped floodplain will be moved into the high-risk area in the near future. Property owners who are newly-mapped into the floodplain will have to buy flood insurance if they have a federally-backed mortgage. And they will also have to comply with floodplain development restrictions.

**Three important facts:**

**Keep your flood insurance.** If new maps show your property is outside of the FEMA-regulated floodplain, your flood policy will cost less.

Mother Nature doesn't read maps. Although the lines marking the mapped floodplain are changing, **property outside of the line can still flood.**

Your property's **flood history is not the best indicator** of current or future risk.

## You own property in a floodplain

Flooding is a natural occurrence during or after heavy rain. This annual newsletter is to help you understand the risks and responsibilities of living in a mapped, regulated floodplain.

### Did you know?

- 90% of natural disasters in the United States involve flooding.
- Flooding can happen anywhere, even outside of mapped floodplains.
- There are more than 4,000 buildings in Charlotte-Mecklenburg's regulated floodplains.
- Smaller streams and low-lying areas are not shown on floodplain maps but can still flood.
- Regular homeowners insurance doesn't cover flood damage.
- 25% of businesses with flood damage never reopen.
- Rules for construction, renovation, paving and grading are more restrictive in the floodplain.

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## Higher flood insurance rates

A new law took effect nationwide January 1, 2013 eliminating many flood insurance subsidies.

Rate subsidies are being phased out or ended for:

- Older, “pre-FIRM” second homes or vacation homes
- Any business property
- Severe repetitive loss properties
- Buildings where flood-related claims exceed the fair market value of the property

In the future, flood insurance premiums on almost all buildings in Special Flood Hazard Areas will increase to reflect actual flood risks. Contact your agent for specifics about your property. Flood insurance rates will still be discounted 25 percent in Charlotte and 20 percent in Pineville. That’s because of local efforts to reduce flood damage.

### Coverage amounts

For structures, flood insurance covers up to \$250,000 in damage for homes and \$500,000 for businesses. Separate flood coverage up to \$100,000 is available for contents such as furniture and electronics. Flood insurance that covers contents is important for both property owners and renters.

### Waiting period

There is typically a 30-day waiting period before flood insurance takes effect.

### Find an agent

To get an estimate on your premiums or find a flood insurance agent, call the National Flood Insurance Program at 1-888-379-9531 or at [www.floodsmart.gov](http://www.floodsmart.gov).

# Updated floodplain maps

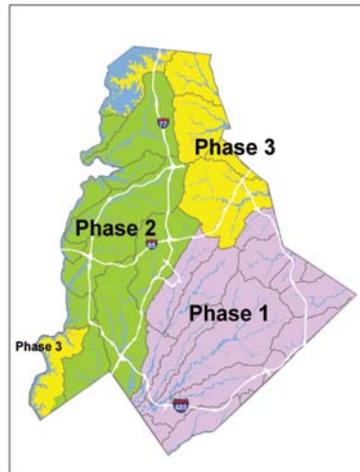
## What’s changing, when and who’s affected

Charlotte-Mecklenburg Storm Water Services is in a multi-year process to remap the Special Flood Hazard Area (SFHA) and update the Flood Insurance Rate Map (FIRM). Together, these are commonly called “floodplain maps.”

The Special Flood Hazard Area is also called:

- 100-year floodplain
- 1% chance floodplain
- Mapped floodplain
- Regulated floodplain
- Flood zone

The Flood Insurance Rate Map shows varying levels of flood risk within the Special Flood Hazard Area.



### Phase 1: central/southern Mecklenburg

Draft maps presented to the public in 2010  
Reviewed by FEMA in 2011 and 2012  
Appeals period ends March 27, 2013  
Maps take effect December 20, 2013

Existing Phase 1 maps: 3,290 homes and businesses in regulated floodplain

Proposed new Phase 1 maps would:

- Remove 51 percent of structures\* from the current floodplain map (1,683)
- Add 3 percent more structures\* (96) not on the current map to the new floodplain map

### Phase 2: western Mecklenburg and many riverfront properties

Draft maps presented to public in 2012  
Reviews by FEMA to begin late 2013  
Expected to take effect in 2014 or 2015

Existing Phase 2 maps: 1,208 homes and businesses in regulated floodplain

Draft new Phase 2 maps would:

- Remove 42 percent of structures\* from the current floodplain map (512)
- Add 17 percent more structures\* (211) not on the current map to the new floodplain map

### Phase 3: northeast Mecklenburg and many lakefront properties

Maps currently being developed  
Draft versions to be shown to public in 2014  
Expected to take effect in 2016

Estimates for Phase 3 are not available yet.

\*Structures are buildings larger than 600 square feet, usually homes and businesses.

### Maps affect insurance and development

Floodplain maps are used for

- 1) flood insurance
- 2) regulating construction

Buildings with mortgages in the FEMA-regulated portion of the SFHA are required by law to have flood insurance. In the Special Flood Hazard Area, there are additional rules for construction, renovation, repairs and grading.

### Why maps are changing

The main reason floodplain maps are changing is better data. Improved technology allows us to more accurately predict where floodwater will flow and how deep it will be. New mapping techniques and data analysis are more precise than ten years ago when the existing floodplain maps were developed.

See the new floodplain maps at <http://stormwater.charmeck.org>

Left side: “Maps”

To see proposed floodplain maps: “[Draft and Preliminary Floodplain Maps](#)”

To see current floodplain maps: “[3D Floodzone](#)”

Type in your address. Words and colors are used to define and explain your property’s flood risk. Remember that flooding can occur anywhere, including outside of mapped floodplains.



# Floodplain construction

A Mecklenburg County **Floodplain Development Permit** is required for any

- new building construction
- building renovation or addition
- land-altering activity such as grading, filling or paving

in the Special Flood Hazard Area in Charlotte-Mecklenburg.

There are limits on how much 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 different projects over a 10 year period. The **substantial improvement rule** applies to structures in the regulated floodplain which do not comply with the newest floodplain regulations.

*Before you grade or build in the regulated floodplain, call 704-432-RAIN or email [floodinfo@MecklenburgCountyNC.gov](mailto:floodinfo@MecklenburgCountyNC.gov).*

# Flood safety

## Flooding is common

Flooding is caused by too much rain in a short amount of time. Most of Charlotte's rain comes from drenching thunderstorms and tropical storms. Charlotte-Mecklenburg averages more than four significant floods each year, most in the summer and early fall. And 83 percent of local floods are flash floods with little warning.

## Flooding is costly

Floods cause more damage in Charlotte-Mecklenburg (and in the nation) and cost more money than any other type of natural disaster.

## Flooding is deadly

In the past 20 years, flooding killed more people in Charlotte-Mecklenburg than lightning and tornadoes combined.

## Before it floods:

- Buy flood insurance or review your policy.
- Have an evacuation plan.
- Create a flood file with info about your flood insurance policy and valuables. Store the file in a safe, dry place.
- Don't rake or blow leaves or grass clippings into the street, storm drains

or creeks. It's against the law to throw anything into a public drainage system.

- Pay attention to flood watches and warnings on local radio and TV stations such as WBTV, WCCB, WCNC or WSOC, or on weather websites.



## During a flood

- If lives or property are in danger, call 911.
- Turn off electric and gas service to your home or business.
- If told to evacuate, do so immediately.
- Don't drive or walk through floodwater.

## After a flood

- Avoid direct contact with floodwater because it is often contaminated.
- Report downed power lines or suspected natural gas line ruptures.
- Check for structural damage before re-entering a flooded building.
- Throw away food, medicine and any item that came in contact with floodwater and cannot be disinfected.

# Property protection

The most effective way to protect a building from flood damage is to move it out of the floodplain. Another option is to elevate the structure above flood heights.

Flow vents in crawl spaces can reduce flood damage. Elevate electrical panels, air conditioners, heat pumps, furnaces, fuel tanks and water heaters at least 12 inches

above projected flood heights.

Keep materials like sandbags, plastic sheeting and plywood on hand for emergency protection against minor flooding.

In some cases, government funding may be available to help reduce flood losses.

# Concerned about flooding?



Build your

**A**wareness  
**R**esponsibility  
**K**nowledge

about flooding.

- Be **Aware** that flooding is a natural occurrence and cannot be prevented.
- Take **Responsibility** to avoid driving through floodwater.
- **Know** that flash flooding is dangerous because it's hard to predict.

# Flood Information & Notification System

If heavy rain is falling or streams are rising, local emergency responders know instantly.

Rain and stream gauges are located throughout Charlotte-Mecklenburg. The gauges are part of the Flood Information & Notification System or FINS.

The rain and stream gauges send automated alerts to local emergency responders. Emergency teams go to rising creeks or low-lying areas to decide whether to barricade roads or evacuate residents.



Although flooding can't be prevented, Storm Water Services works year-round to clear blockages in creek channels, install larger storm water pipes and educate the public about flood risks.

**The flood risk is real.  
Be prepared.**



## Smaller floodplains, same risk of flooding

### Who to contact

Minor flooding or drainage problems, report illegal dumping, or to volunteer: **311** or **704-336-7600**

Floodplain maps, Floodplain Development Permits, floodplain construction, flood safety: **704-432-RAIN**

Flood insurance: **1-888-379-9531**

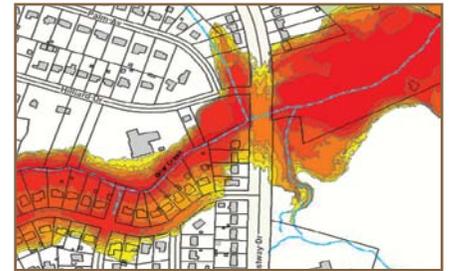
<http://stormwater.charmeck.org>

Although the new maps show the regulated floodplain is getting smaller, the likelihood of flooding in Charlotte-Mecklenburg is not going down. The amount of rainfall and number of floods is not expected to change.

The new lines on the updated floodplain maps simply provide a better picture of how deep the floodwater will get and how far it will spread.

The land shown on floodplain maps is sometimes called the “100-year floodplain.” But that’s a misleading term. For most land in our regulated floodplain, flooding is expected far more often than once a century.

Your actual risk of flooding depends on your location within the floodplain. On this map, areas shown in red have a 50/50 chance of flooding each year. A building farther from the creek, shown on the map in yellow, may have a one in 100 chance of flooding each year.



## Why floodplains matter

**Floodplains are meant to flood.** One acre of undeveloped floodplain can temporarily store 1.5 million gallons of floodwater.

**Floodplains can reduce water pollution.** Plants naturally found in floodplains filter out pollutants such as sediment, excess nutrients and some harmful chemicals.

**Floodplains are important to the environment.** Many birds, mammals, insects and reptiles depend on floodplains for food and nesting areas. Storm Water Services works to protect and restore streams and surrounding floodplains to improve wildlife habitat and water quality.



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**20th anniversary!**  
Storm Water Services has been  
reducing flood risks and  
improving surface water quality in  
Charlotte-Mecklenburg since 1993.