

Floodplain Ordinances Terms to Know

Floodplain: Land that would be under water in a 100-year flood, or a flood that has a 1% chance of occurring every year. Land that is in a regulated floodplain is covered by the Floodplain Ordinances. The regulated floodplain is sometimes called the Special Flood Hazard Area (SFHA). The regulated floodplain is divided into four areas listed below.

Floodplain areas from most to least restrictive:

FEMA Floodway: (Also called FEMA Floodway Encroachment Area.) The most dangerous area of the regulated floodplain with the fastest moving water. Development in this area is very restricted and in some cases requires additional approval by FEMA. Flood insurance is required on buildings within this area. Shown on the FloodZone Map in light blue with slashed lines.

Community Encroachment Area: Often part of the FEMA Flood Fringe area. A dangerous area of the floodplain with high velocity waters located just outside the FEMA Floodway. Flood insurance is required. Development in this area is very restricted and may need local approval. Shown on the FloodZone map in gray with a dotted grid pattern.

FEMA Flood Fringe Area: Section of the regulated floodplain that may flood based on existing development. Flood insurance is required on buildings within this area. Shown on the FloodZone Map in solid light blue.

Community Flood Fringe Area: (Also called "Future Flood Zone.") Section of the regulated floodplain that is likely to flood when vacant land upstream is developed in the future. Flood insurance may not be required on buildings within this area. Shown on the FloodZone map in solid gray.

Charlotte-Mecklenburg Floodplain Map Areas

Community Flood Fringe Area

New Construction or Additions
Need to be Elevated.

Flood Insurance Usually Not
Required

FEMA Floodplain

Flood Insurance Required

New Construction or
Additions Need to be
Elevated

Community Encroachment Area Many
Restrictions on Placing **ANYTHING** here.
Local Review and Approval Required

FEMA Floodway Encroachment Area
Many Restrictions on Placing **ANYTHING**
here. FEMA AND Local Review and
Approval Required

More Information: 704-3363728

