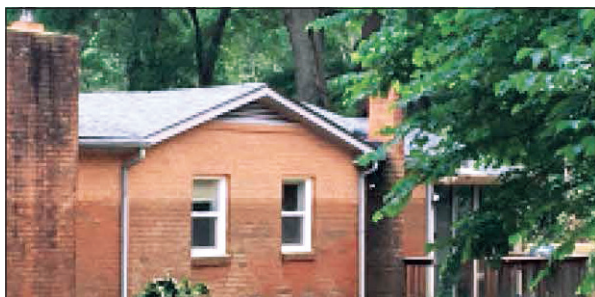


Advice for Real Estate Buyers

from Charlotte-Mecklenburg Storm Water Services



Flooding can happen on any property whether it's in a mapped floodplain or not. Before you buy a home or business, ask your realtor to help you find out if the property is located in the mapped floodplain.

Why does it matter if property is in a floodplain?

FACT:

Regular homeowners or business insurance does not cover flood losses.

FACT:

Mortgage lenders often require flood insurance for floodplain property, sometimes even for property adjacent to a floodplain.

FACT:

According to FEMA.gov, nearly 25% (15% in Mecklenburg County) of flood loss insurance claims occur outside the floodplain. Flood insurance is available to all.

FACT:

Building codes are more restrictive in the floodplain. The restrictions apply to grading, renovations and additions and new construction.

FACT:

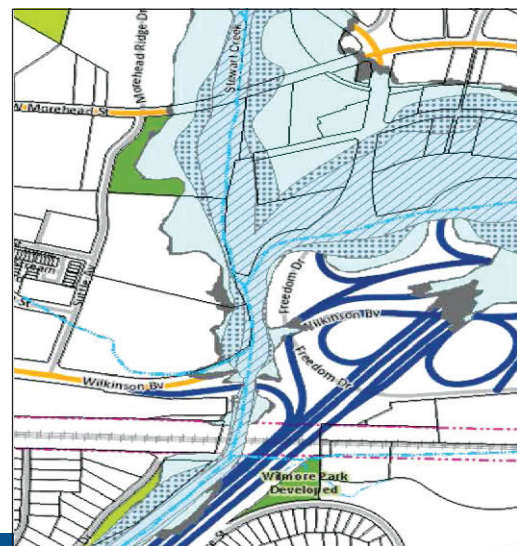
Any addition or renovation to floodplain property must comply with Floodplain

FACT:

Whether or not you can renovate floodplain property depends on:

1. Where the property is in the floodplain
2. If the building's floor is above the required elevation
3. The cost of the renovation compared to the existing structure
4. Costs of improvement or repairs to structures may be limited.

Check with Register of Deeds office to see if floodplain documents have been filed.



*To see if your property is in the floodplain, go to StormWater.CharMeck.org. Click the **3D Flood Zone Map** box. Type the property address in the top left corner. Areas shown in light blue or gray are in the regulated floodplain or call 311.*

The City of Charlotte is committed to making our services and programs accessible to all. To make a reasonable accommodation or language access request, please email StormWaterServicesInfo@charlottenc.gov or call 704-336-4456.



StormWater.CharMeck.org

