

# FEMA Floodplain or Community Floodplain?

The term "regulated floodplain" refers to both the FEMA Floodplain and the Community Floodplain.

Criteria for the FEMA Floodplain are set by federal officials. It shows where the floodplain is likely to occur now. It is shown on this map in light blue.

Charlotte-Mecklenburg floodplain maps also show which property is likely to flood in the future after land upstream is paved or built upon. That is the Community Floodplain, sometimes called the "future floodplain," and shown on the flood maps in grey.

## Both floodplains:

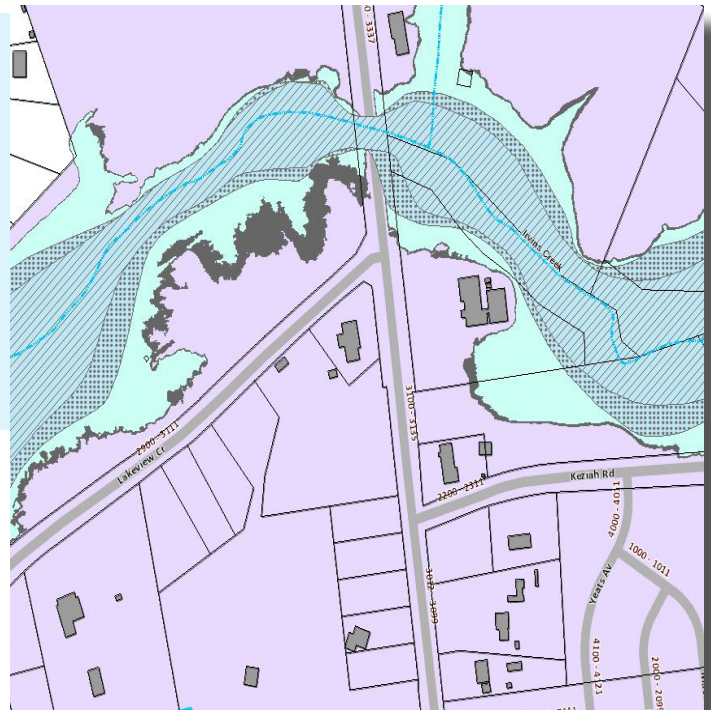
Restrictions on construction, renovation, land grading and paving

## FEMA Floodplain:

Flood Insurance required

## Community Floodplain:

Flood Insurance is recommended



Floodplain development regulations apply to any man-made changes to floodplain property such as land grading, filling and paving, new construction, and renovations of or repairs to existing buildings. Restrictions also depend on the building's elevation and where it is in the floodplain. The City of Charlotte, the six Towns, and unincorporated areas of Mecklenburg County each has its own ordinance to regulate development in the floodplain. Go to [StormWater.CharMeck.org](http://StormWater.CharMeck.org), then [Regulations](#).

## Can the owner renovate or build an addition in the floodplain?

That depends on the answers to these questions

- 1) Is the property in a regulated floodplain? **If yes, then:**
- 2) Is the building's lowest finished floor below the required elevation for that part of the floodplain? **If yes, then:**
- 3) What is the cost of repairs or renovation when compared with the value of the existing building?

If the cost of the repairs or renovations exceed 50% of the building's value, then the entire floodplain building must be elevated or otherwise meet flood code before improvements are made.



**Building Codes** are different in the floodplain than outside of the floodplain. A **Floodplain Development Permit** is required before any grading or construction takes place in Charlotte-Mecklenburg floodplains.

**Questions?** Call Charlotte-Mecklenburg Storm Water Services at **311**.