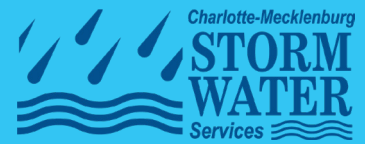


Advice for Real Estate Buyers

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 Ordinances. A Floodplain Development permit is required before floodplain construction takes place.

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.

