

REQUIREMENTS FOR REPAIRING YOUR FLOOD-DAMAGED HOME OR BUSINESS

YOU MAY QUALIFY FOR UP TO \$30,000 TO ELEVATE YOUR HOUSE

If your home or business was damaged by recent flooding, the Charlotte and Mecklenburg Floodplain Regulations may affect how you repair or improve your building. Flood damage repair will typically require a building permit from Mecklenburg County Code Enforcement as well as a Floodplain Development Permit from Charlotte-Mecklenburg Storm Water Services.

The *Substantial Damage/Improvement* provisions of the Floodplain Regulations may require your house to be elevated so the lowest floor is at or above the Flood Protection Elevation. This requirement will apply to buildings where:

- the lowest floor is below the Flood Protection Elevation (Base Flood Elevation plus two feet)
- The cumulative cost of repairs and improvements exceed 50% of the pre-flood market value of the building (excluding land value) over a ten year period.

Charlotte and Mecklenburg County participate in the National Flood Insurance Program (NFIP). This allows federally-based flood insurance policies to be purchased by property owners to protect their homes and contents. The *Substantial Damage/Improvement* provision is mandated by the NFIP.

If you have a flood insurance policy, it includes a provision called Increased Cost of Compliance (ICC) coverage. **If your house is substantially damaged by flooding, you should qualify for up to \$30,000 to elevate your house to the required height.** The \$30,000 is in addition to any flood insurance claims you receive for damage to your house. For more information on ICC coverage, call Charlotte-Mecklenburg Storm Water Services at 704-432-7246, contact your insurance provider, or call the NFIP at 1-800-427-4661.

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Note that major changes are occurring in the National Flood Insurance Program. The changes will have major impacts on flood insurance premiums for buildings that currently qualify for subsidized or pre-FIRM (Flood Insurance Rate Map) rates. The changes will result in annual premiums increasing by thousands of dollars for many pre-FIRM rated buildings.

Elevating your house could drastically lower your flood insurance rates.

Building value – Mecklenburg County will use the assessed tax value of your structure, excluding the land, as a first cut to determine building value. The value is before flood damage occurred. If you believe this value is incorrect, you may use either of the following:

- Market Value – the value of a building, excluding land value, that is determined by an appraiser certified in North Carolina using the cost-approach method or
- Actual Cash Value – value of the building minus depreciation as denoted in your insurance policy or determined by a professional.

Cost of Damage/Repairs – Initial damage estimates will be made by state or local personnel trained to determine flood damage costs. Other sources of damage/repair estimates include:

- Cost estimate prepared by a NC licensed general contractor. The contractor must sign an affidavit indicating that the cost estimate includes all damage repairs or all improvements to your home, not just structural.
- Flood insurance claims information may also be used to determine damage amounts.

Mecklenburg County will evaluate the cost of improvements or repairs and determine if they are fair and reasonable. The cost of improvements or repairs does not include items not considered a permanent part of the structure (such as plans, surveys, permits, sidewalks, pools, screens, sheds, gazebos and fences.)

For more information about floodplain construction permitting, go to:
<http://charlottenc.gov/StormWater/Flooding/Pages/Flooding/Pages/FloodplainDevelopment.aspx>

For more information about the floodplain and your house, including floor elevations and base flood elevation, go to:
<http://meckmap.mecklenburgcountync.gov/3dfz/>

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