Flood Facts

- Flooding causes more property damage and more deaths in Mecklenburg County than any other type of natural disaster.
- We expect creeks to overflow their banks into the floodplain during large or prolonged rainfall.
- Your property’s flood history is not the best indicator of future flood risk.
- Smaller streams and low-lying areas are not shown on floodplain maps but can still flood.
- Rules for construction, renovation,filling and paving are more restrictive in the regulated floodplain.

Is Your Property Eligible for a Flood Mitigation Grant?

There are seven flood damage reduction techniques considered for retrofit grant funding:

- Structure Elevation
- Structure Relocation
- Wet Flood-Proofing
- Dry Flood-Proofing
- Equipment Elevation
- Basement Abandonment
- Structure Demolition

Who to contact:

Minor flooding or drainage problems, report illegal dumping, or to volunteer: 3-1-1 or 704-336-7600

Floodplain maps, Floodplain Development Permits, Floodplain construction, flood safety: 704-432-RAIN

Flood insurance: 1-800-427-4661

Flood tab. StormWater.CharMeck.org and click the flood water at Briar Creek and Shamrock Dr. McMullen Creek over topping Addison Dr.

Stay updated by following us on social media!
Rainfall and Flood Data at Your Fingertips
Charlotte-Mecklenburg Storm Water Services is partnered with the Charlotte USGS office to operate one of the most extensive rain and stream gauge network in the country making it easier for residents to find real-time rainfall and stream height information. The Flood Information and Notification System or FINS page is located on Insurance Program at 1-800-427-4661 or go to floodsmart.gov for more information.

To ensure public safety, Storm Water Services works with the State of North Carolina and the Federal Emergency Management Agency (FEMA) to update flood maps on a regular basis. New computer modeling technology is aiding Storm Water Services in the process of creating 1D and 2D floodplain maps. These models will help calculate and forecast flood risk in various parts of the City and County.

1D and 2D hydraulic models are used to describe the motion of water. A 1D model schematic represents the channel and the floodplain as a single jointed waterway branch comprising a series of spaced cross sections. Modal calculations are along the creek channel. For 2D models, the digital topographic information for the study area is projected onto a 2D model grid or mesh. Modeling of 2D calculations include both sides of the creek channel. Full 2D models can provide a detailed description of the flow in urban or rural floodplains and overbank areas. Full 2D models are more computationally demanding than 1D models.

Protect Your Family and Your Property From Flooding
Over the past 40 years, several hundred properties in our floodplains have experienced repetitive flood losses under FEMA’s National Flood Insurance Program (NFIP). We are concerned about repetitive flooding and have an active program to help you protect yourself and your property from future flooding. Here are some things you can do.

• Consider elevating or relocating your house or equipment above flood levels.

Need financial assistance?
• Our Retrofit grant program could reimburse up to 75-95% of the cost to retrofit your existing structure for floodproofing.
• Your property may qualify for our buyout program. Buyouts may be funded with a combination of local funds and federal grant money or may involve sole local funding sources.

Protect what matters – Buy flood insurance!
• Go to floodsmart.gov, contact your insurance agent or call 1-800-427-4661 for more information on rates and coverage.

Stormwater Charmeck.org
Visit StormWater.Charmeck.org for the latest updates and grant application announcements.

Flood Insurance – Protect What Matters!
Flood damage is not covered by regular homeowners, renters or business insurance. You need a separate flood insurance policy:

• Everyone is eligible to buy flood insurance, even for property outside of the regulated floodplain.
• Your mortgage lender may require that you have flood insurance, but that policy usually covers only the building.
• You should get a separate flood insurance policy for your belongings such as furniture, clothing and electronics.
• Renters should buy flood insurance for their contents.
• After a typical flood, it costs more to replace damaged belongings than to repair damaged buildings.
• There’s a 30-day waiting period before a flood insurance policy takes effect.
• Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.
• To find a flood insurance agent or estimate your premiums, call the National Flood Insurance Program at 1-800-427-4661 or go to floodsmart.gov for more information.

See Your Flood Risk in 3D
Typical floodzone maps depict the floodplain areas in only two dimensions: length and width, showing how far floodwater will spread across the ground. Our floodplain maps add information on the flood height and show how deep and even how fast the floodwater will get. Adding the third dimension (height) why the latest maps are referred to as “3-D”.

The Science of Measuring Flood Risk
Flood risks change over time due to many factors. Floodplain maps must accurately reflect those risks to better protect people, property and the environment in Mecklenburg County.

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StormWater.Charmeck.org

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Prepare for flooding:
• Know how to turn off the electricity and gas to your house.
• Know evacuation routes from your home or business.
• Create an inventory of personal property and save receipts from expensive items.
• Put insurance policies, valuable papers, medicine, etc., in a safe place.
• Sign up for emergency alerts at charmeckalerts.org and follow us on social media.

Construction in a Floodplain
A Mecklenburg County Floodplain Development Permit is required for any:
• new structures or buildings,
• building renovation or addition, or
• new structures or buildings.

There may be limits on how much money you can spend to renovate or repair your home or business in the regulated floodplain. The limits apply to one-time expenses as well as multiple projects over a 10-year period. This substantial improvement rule applies to structures in the regulated floodplain which do not comply with the newest floodplain regulations.

Before you grade, build or renovate in the regulated floodplain:
Call Storm Water Services at 704-432-RAIN or email floodinfo@MecklenburgCountyNC.gov

Flood Insurance Discounts!
The National Flood Insurance Program/Community Rating System evaluates community efforts to reduce flood losses. Discounts on flood insurance policies are offered by the National Flood Insurance Program (NFIP) to residents of the following municipalities:

• City of Charlotte residents can receive up to 35% discount.
• Towns of Huntersville & Pineville residents can receive up to 25% discount.
• Residents of Mecklenburg County Land Use area south of Pineville can receive up to 25% discount.

Be the Solution to Water Pollution
Protect what matters – Buy flood insurance!

Be the Solution to Water Pollution
Printed on recycled paper
30% post-consumer waste