

**Find out how to protect
your property from this!**



- Floods are the most common and most costly natural disaster.
- Because more roads, buildings, and parking lots are being constructed where forests and meadows once stood, floods are becoming more severe throughout the U.S.
- In areas with the greatest risk of flooding called Special Flood Hazard Areas (SFHA) a building has a 26% chance of being flooded during a 30-year mortgage.

**All development within the
floodplain requires a
permit
Build Safe, Build Smart**



City of Statesville

Engineering Department

Stormwater Division

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For additional information contact us at:

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**City of Statesville
FLOODPLAIN
MANAGEMENT**



**Working to prevent loss of life,
reduce property damage, and to
enhance the natural and benefi-
cial function of floodplains**

History

The National Flood Insurance Program (NFIP) was established with the passage of the National Flood Insurance Act of 1968. Statesville became a participating community in 1979. As a result, property owners can purchase flood insurance as protection against future flood losses.



Why Regulate Development in Floodplains?

With development comes increases in runoff and changes in watershed characteristics. Development within the floodplain is regulated to:

- Protect people and property
- Reduce future losses
- Ensure flood insurance and federal disaster assistance are available.
- Save tax dollars

Is My Property in the Floodplain?

A staff member can help you make that determination; however, if only a portion of the property is in the floodplain a surveyor may be needed to find out if the proposed development is in the floodplain.

Parts of the Floodplain

In Statesville, if your property is in a floodplain it will most likely fall into one of the following zones:

- **Floodway or Non-Encroachment Zone:** An area where development is strongly discouraged. Engineering studies are required to assure the proposed development will not cause any rise in the base flood elevation.
- **AE Flood Zone:** This is commonly referred to as the 100 year flood zone. Flooding has a 1 percent chance of occurring every year. Permits are required before the start of any development or manmade changes to the environment.
- **Shaded X Flood Zone:** This is commonly referred to as the 500 year flood zone and has a 0.2 percent chance of flooding every year. Regulations are not enforced in these zones, but it is important to know that a flooding risk exists.

What Requires a Permit?

Any development or manmade change:

- Construction of new buildings/additions/ placement of manufactured homes
- Substantial improvements/repairs
- Placement of accessory and agricultural buildings
- Construction of roads, bridges, culverts
- Grading, excavation, mining, and dredging

For more information go to the City of Statesville Stormwater Webpage.. We're here to help.



Benefits of Floodplains

- Naturally store and convey floodwaters
- Maintain Water Quality
- Recharge groundwater aquifers and naturally regulate flows into rivers and lakes
- Support large and diverse populations of plants and animals
- Provide historical, scientific, recreation-

