

CITY CONNECTIONS

Weekly Municipal Column
Department of the Week: Planning
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www.cityofbrevard.com/planning



The City of
Brevard
North Carolina

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Flood Protection

Special Flood Hazard Area: Transylvania County and the City of Brevard is one of the wettest places in the USA. Only the Pacific Northwest annually averages more precipitation. Living in such a beautiful area surrounded by mountains increases the risks of flooding, which can be extremely hazardous if precautions are not taken. Learning about Special Flood Hazard Areas is the best way to help determine your risk and protect your assets.

Determine Your Risk: Land areas that are at high risk for flooding are called Special Flood Hazard Areas, or "floodplains," and they are indicated on Flood Insurance Rate Maps (FIRMs). These maps show base flood elevations, flood zones, and floodplain boundaries for our community. As a property owner or resident, you can use FIRMs to determine what flood zone you're in. Structures located in high-risk flood areas have a 26 percent chance of suffering flood damage during the term of a 30-year mortgage. To determine if your home is located within the Special Flood Hazard Area, you can visit www.cityofbrevard.com/floodrisk.

NFIP Flood Insurance: The City of Brevard participates in the Community Rating System (CRS), which enables lower insurance rates through the National Flood Insurance Program (NFIP). Flood insurance policy holders in the City pay lower rates than policy holders in non-CRS communities. Additionally, the City is an "Increased Cost of Compliance" ("ICC") community. ICC funds allow an additional payment of up to \$30,000 to NFIP insurance policy holders towards elevation, relocation, demolition, or flood-proofing of their structure. Visit FloodSmart.gov to find an NFIP flood insurance agent in your area.

Floodplain Development: The City has regulations that minimize the impact of new development in Special Flood Hazard Areas. These regulations require special permitting through the Planning Department. For example, new residential structures, including small projects like decks, gazebos or even HVAC platforms located in the Special Flood Hazard Area must be elevated two feet above base flood elevation. Commercial buildings and accessory structures must also be elevated or flood-proofed. The City regulates the placement of fill in floodplains and requires storm water control in order to protect property owners from flooding.

Please call the Floodplain Administrator in the Brevard Planning Department at (828) 885-5630 with any questions.

For more information please visit:
www.cityofbrevard.com/flood