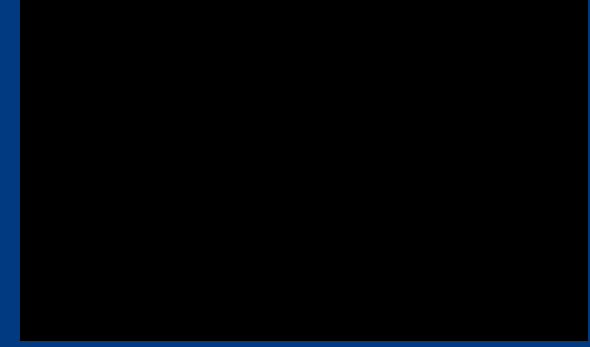




MECKLENBURG COUNTY
North Carolina



RetroFIT Policy Updates and Revisions

June 16, 2026

Lowering Flood Risk in Mecklenburg

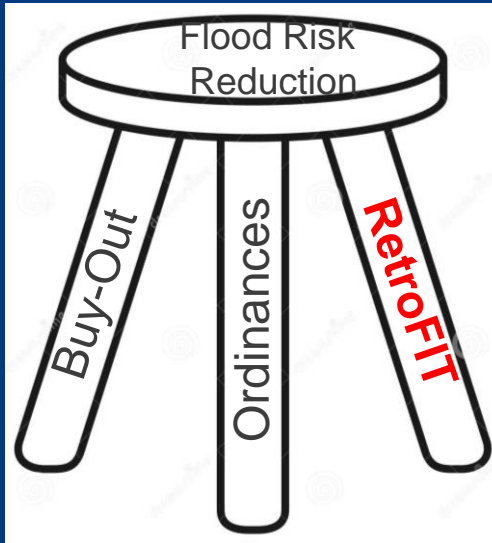
1. Buy-Out Program

Pre-Storm Acquisitions –

Fair Market Value

Post-Storm “Quick-buy” –

Fair Market Value minus
damages



2. Ordinance Enforcement and Risk Assessment

New Construction

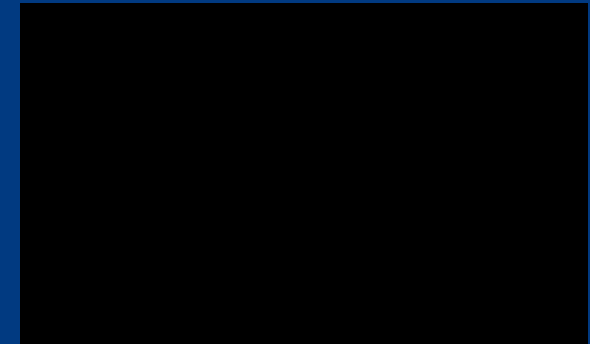
Substantial Damage/Improvement

3. RetroFIT Program

Funding for existing flood prone
homes either pre or post storm

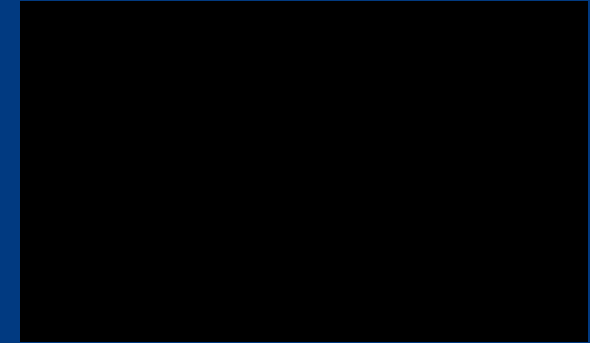
RetroFIT

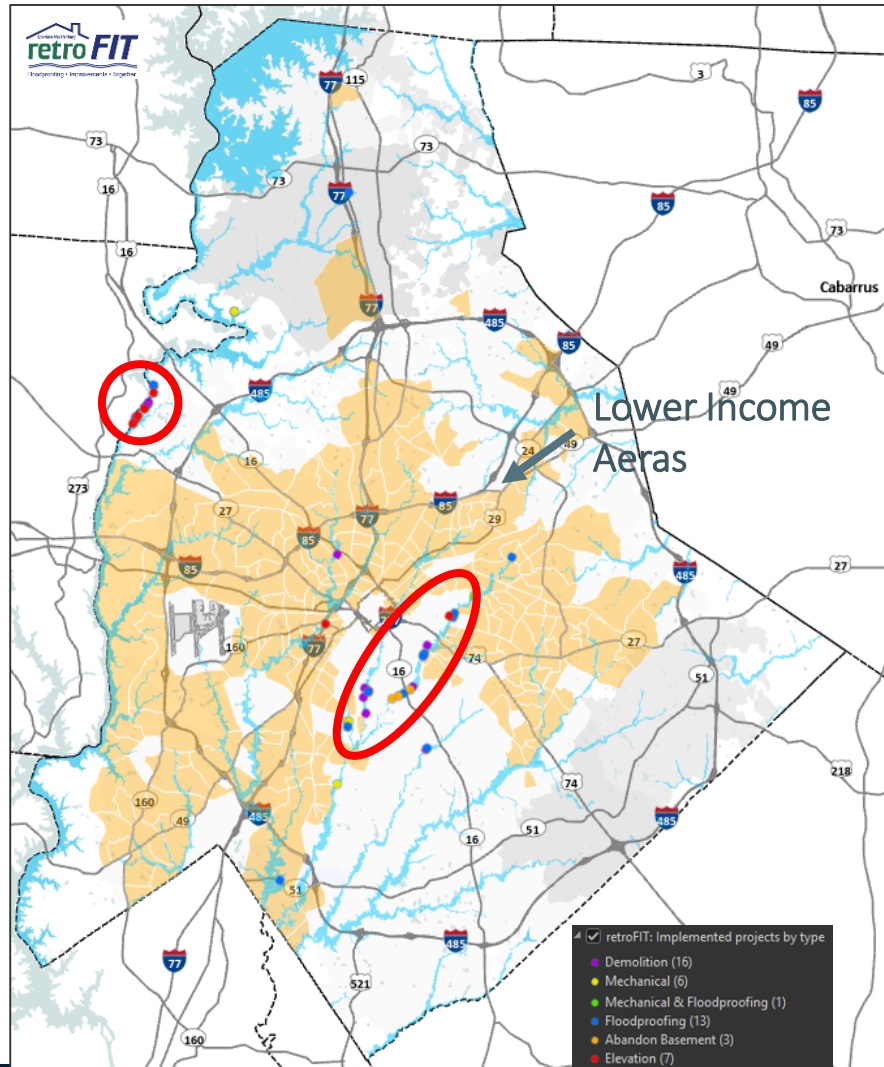
- **RetroFIT**
 - State Statute (NC GS153A 274.1) allowing creation of program in June 2014
 - Required development of Policy Document with approval from BOCC
 - August 2015 – Original Policy Document approved by BOCC
- 2020 – Internal STW review of completed projects, applications and policy
- 2020 – 2026: Ongoing evaluation of projects and participation
 - Environmental Justice/disparity lens
 - Program updates included in Strategic Business Plan – LUE-3.2.A
- **Revised Policy Document**
 - ~~Storm Water Advisory Committee approval on May 21, 2026~~
 - Environmental Stewardship Committee endorsement on June 1, 2026



What is RetroFIT?

- The Mecklenburg County RetroFIT program was established to provide grant funding for in-place flood mitigation through a variety of approved techniques. This provides an option for homeowners to reduce their flood risk while remaining in their property.
- Grant funds are paid as reimbursement after work is complete
- Funded by Storm Water Fees
- Approved techniques include:
 1. Structure demolition
 2. Structure elevation or foundation construction
 3. Structure relocation
 4. Wet floodproofing
 5. Dry floodproofing (commercial properties only)
 6. Abandoning basement and elevating mechanical and service equipment





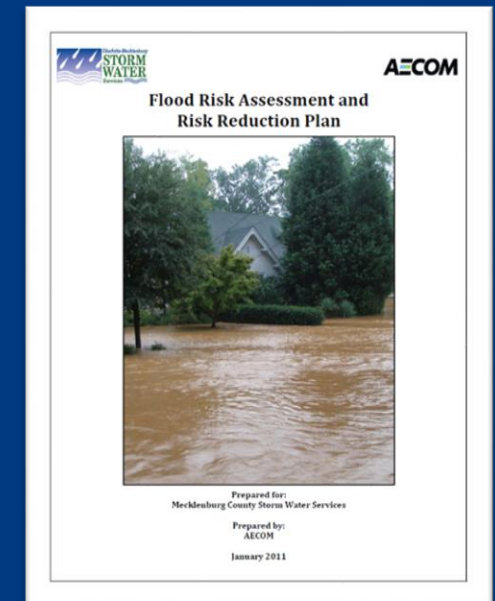
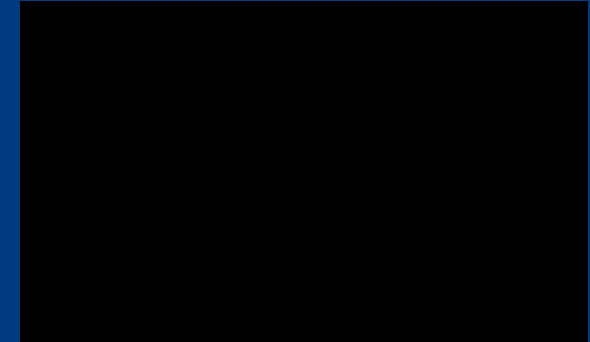
RetroFIT Program Summary

RetroFIT Projects	Income Area
Completed Projects	Low Income - 10 Other - 30 Total - 40
Applications	Low Income - 172 Other - 384 Total - 556



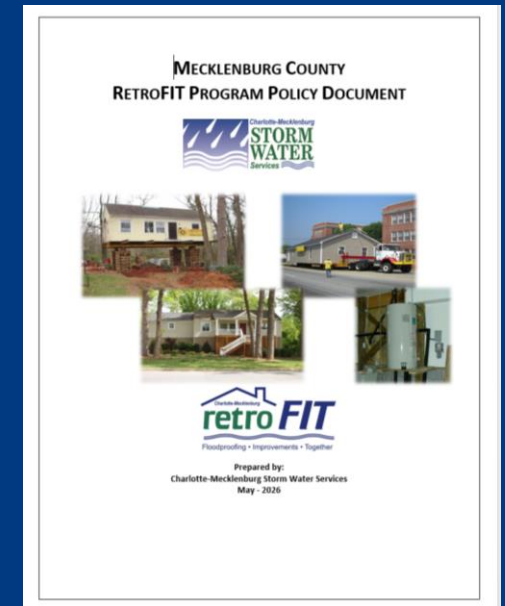
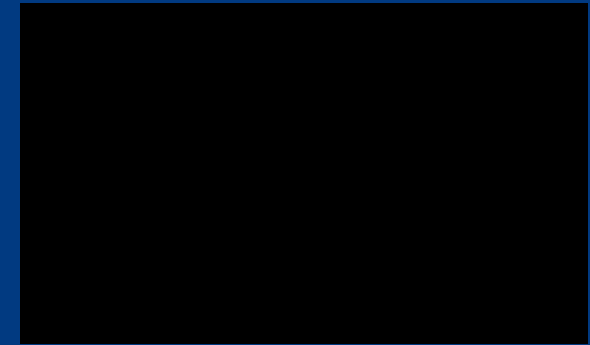
Observations and Challenges

- **Partnerships not currently viable**
 - Feedback very helpful
 - Increase STW Contribution
 - Allow for designated agent (non-profit or other) to act on owner's behalf
- **Matching contributions no longer meaningful**
- **Relatively few projects implemented in Low-Income areas of the County**
- **Many property owners unable to act as Project Manager for more complicated mitigation techniques (elevation)**



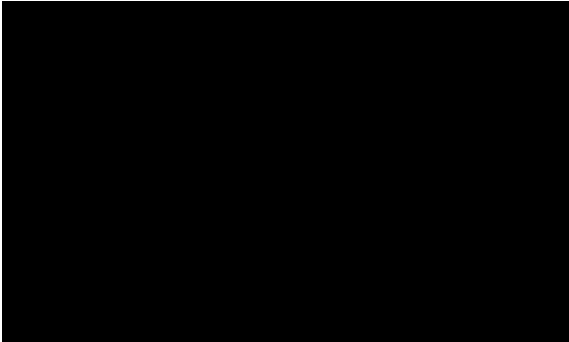
Changes to the Policy

- Provide additional opportunity for property owners in low-income areas to improve flood safety
- Increases to Storm Water matching contributions based upon updated property values
- Ability for property owner to designate a Project Manager
 - Private or Non-profit
- Open application period
- Allow for additional mitigation options
- Textual changes for clarity



Storm Water Cost Share

- Proposed policy provides 90% or more Storm Water match to **289** eligible properties in low-income areas.
- Current policy provides 90% Storm Water match to **1** eligible property in low-income areas



Current Policy

Storm Water contribution by property value	Eligible projects in low-income areas
90% - (up to \$90K)	1
85% - (\$90K - \$115K)	5
80% - (\$115K - \$145K)	21
75% - (more than \$145K)	

Proposed Policy

Storm Water contribution by property value	Eligible projects in low-income areas
99% - (up to \$150K)	32
95% - (\$150K - \$250K)	132
90% - (\$250K - \$300K)	125
75% (more than \$300K)	



Looking Forward

- **Educate property owners on the benefits of mitigating**
 - Nationally, \$1 spent on mitigation saves \$6 in flood losses
- **Position the RetroFIT program to respond**
 - Substantial improvement/damage
 - Post flood
- **Ensure STW is present at affordable housing meetings**
 - Consistently reinforce awareness of program & floodplain regulation
- **Outreach**
 - Phase 1 - Historic West End public meeting (75 eligible properties)
 - Phase 2 – Hidden Valley and Briar Creek public meetings
 - Phase 3 – Additional mailers/yard signs/public meetings

