

**Pre-FIRM** buildings are those built before the effective date of the first (**F**lood **I**nsurance **R**ate **M**ap) (FIRM) for the City of Charlotte or the six small towns in Mecklenburg County. This means the buildings were constructed before floodplain maps and floodplain regulations were adopted by Charlotte or one of the small towns. Pre-FIRM buildings can be insured using less costly "subsidized" rates. These rates are designed to help people afford flood insurance even though their buildings were not built with flood protection in mind. Restrictions on additions and improvements to pre-FIRM buildings may be different from what is allowed for post-FIRM buildings.

**Post-FIRM** buildings were built after floodplain maps and regulations were adopted. Post-FIRM buildings should have been constructed in compliance with local floodplain management regulations. Post-FIRM buildings pay actuarial flood insurance rates, i.e., the premium is based on the risk of being damaged by flooding.

Pre-FIRM / Post-FIRM Dates

Charlotte	8/15/78	Huntersville	2/4/04
Mecklenburg	6/1/81	Mint Hill	2/4/04
Davidson	6/1/81	Matthews	2/4/04
Cornelius	6/1/81	Pineville	3/18/87