



NOTICE OF FLOOD HAZARD

This notice is being sent to owners of buildings located in or near floodplains as mapped by FEMA and those that may be subject to repetitive flooding in James City County as part of the County's Flood Hazard Awareness Program, which helps make flood insurance available to residents at a lower cost. The notice has two goals, (1) to inform you about flood hazards in James City County and (2) to suggest actions that you can take to protect yourself.

FLOOD HAZARD AREAS

There have been several flood events in the recent past that have caused property damage in the County such as Hurricanes Floyd, Isabel, Ida and Ernesto. Flooding can result from either a large rain event or in the tidal/coastal areas, flooding can even occur as a result of a high wind event. Is your property in a flood hazard area? The Department of Development Management can tell you if your property or property you are considering buying is located in a floodplain. The service is offered free of charge to the general public, real estate and insurance firms and lending agencies. Contact Development Management at 253-6671. To qualify for federally regulated loans or flood relief, flood insurance is required for existing or proposed buildings in flood hazard areas. Listed below are some of the County's rivers and streams with adjacent flood hazard areas:

- Blackstump Creek
- both Mill Creeks
- James River
- College Creek
- York River
- Little Creek
- Gordon Creek
- Nettles Creek
- Taskinas Creek
- Longhill Swamp
- Halfway Creek
- Ware Creek
- Chisel Run
- Hog Neck Creek
- Yarmouth Creek
- Diascund Creek
- Shipyard Creek
- Barnes Swamp
- Powhatan Creek
- Back River
- Chickahominy River

Flood Insurance Rate Maps, at a scale of 1" = 1000', are on file in the Department of Development Management or you may go to the County website www.jamescitycountyva.gov, Property Information, and activate the FEMA Flood Zones layer on the map. You can also go to www.FEMA.gov or the FEMA Map Service Center at <https://msc.FEMA.gov> for additional information. These maps are useful in determining if a certain property is located in a floodplain.

The 100-year floodplain is an area that will be flooded on the average once every 100 years or on a yearly basis; there is a 1 percent chance of it being flooded in any given year. Over the life of a 30-year mortgage, there is about a 25 percent chance that the area will flood. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property. Also, floods larger than the 100-year flood can occur, so just because you are not in the 100-year floodplain doesn't mean that you will not experience flooding. If you feel you need additional information please visit www.FEMA.gov/national-flood-insurance-programs or www.ready.gov/floods

FLOOD WARNINGS

James City County has developed a flood warning system in conjunction with the hurricane warning systems for all areas of James City County. Warnings will be disseminated by radio (WMBG 740 AM, THE TIDE 92.3 FM), TV, weather radio, and by police and fire vehicles equipped with public address systems. This warning system is to provide advance warning of a flood hazard. Also, the system provides information on what to do and not to do in the event of a flood. Residents can also sign up for JCC Alert to receive email and telephone alerts about flood hazards. Go to <https://www.jccalert.org/index.php?CCheck=1> to find out how to register for JCC Alert.

FLOOD SAFETY

There are several actions you can take to protect yourself in the event of a flood, including:

1. Know the flood warning procedures.
2. Plan escape routes to higher ground.
3. During times of heavy rainfall, and/or higher than normal tides, monitor the water level in nearby waterways and stay tuned to radio or TV for possible flood warnings.
4. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department.
5. Do not drive through flooded areas. But if you do and your car stalls in high water, abandon it immediately and seek higher ground.

6. Keep children away from flood waters, ditches, culverts, and storm drains.
7. Be especially cautious at night.
8. Know how to shut off your utilities (electricity, gas, etc.) and turn them off in the event you experience flooding.

PROPERTY PROTECTION MEASURES

1. If your home has been previously flooded, you may want to consider raising the floor elevation of the home.
2. Flood walls can be constructed around a home to protect it from flood waters.
3. If your home has been previously flooded, it might be that relocating the home to a new site out of the floodplain would be the best possible course of action.
4. County staff can provide residents with names of floodproofing contractors, selection procedures, site visits and review of floodproofing plans. For more information call the Office of Housing and Community Development at 259-5340.
5. In emergencies, sand bags may be used around a building to partially limit the rise of flood water. Also furniture, appliances and other personal property may be temporarily raised above flood level.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

1. All types of development in the floodplain need to have permits. The person doing any type of development in the floodplain must meet the requirements of zoning, site plan, subdivision, wetlands, building codes, and any other applicable County ordinances, and shall acquire any State or Federal permits required. For more information or to report apparent violations call the Building Permits and Safety Division at 253-6626.
2. A building permit must be applied for and approved before any development activity may be performed.

PUBLIC INFORMATION

If you would like to know if your property is in a floodplain, contact Development Management at 253-6671. The County maintains copies of the Flood Insurance Rate Maps (FIRM) and can tell you what the base flood elevation is at your location. Before buying property or building a new structure always check to see if the site is in a flood hazard area. To find out if your home or property is flood-prone, contact Development Management. The public library has the following literature on flood protection, flood awareness, and flood insurance.

- Flood Insurance Rate Maps for James City County
- Flood Insurance Study for James City County
- Retrofitting Flood-prone Residential Structures
- The Choice is Yours...Flood Insurance
- Answers to Questions About the National Flood Insurance Program
- Flood Emergency and Residential Repair Handbook
- Elevated Residential Structures
- Design Guidelines for Flood Damage Reduction
- Design Manual for Retrofitting Flood-prone Residential Structures
- Flood Proofing Non-Residential Structures
- Coastal Construction Manual

FLOOD INSURANCE

Your homeowner's insurance policy will not cover losses due to flooding. James City County participates in the National Flood Insurance Program which makes flood insurance available to everyone in the County. For many people, their home and its contents represent their greatest investment. Information about flood insurance can be obtained from your insurance agent. You do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents, and renters can insure their possessions. Just because your house has not flooded in the recent past does not mean that it will not be flooded. There is a 30 day waiting period before flood insurance policy takes effect, so don't wait for the warnings to get insurance. Contact your insurance agent for more information on rates and coverage. Get a flood insurance policy – it will help pay for repairs after a flood, and in some cases, it will help pay the cost of elevating a substantially damaged building. Find additional information at www.fema.gov/national-flood-insurance-program or www.floodsmart.gov