

**Benton County  
Development Dept.  
- Planning Division -**



**FLOOD PROTECTION FOR YOU  
AND YOUR PROPERTY**

- INTRODUCTION
- FLOOD INSURANCE
- PROPERTY PROTECTION
- NATURAL AND BENEFICIAL FUNCTIONS
- FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS
- SUBSTANTIAL IMPROVEMENT REQUIREMENTS
- DRAINAGE SYSTEM MAINTENANCE
- FLOOD INFORMATION
- LOCAL FLOOD HAZARD MAP INFORMATION
- FLOOD SAFETY
- WEBSITES / ONLINE RESOURCES

**FLOOD PROTECTION INTRODUCTION**

Benton County is dedicated to minimizing the loss of life and property that is associated with flooding events. Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. Benton County recognizes that its entire community is susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHA's). The following information has been provided to help inform property owners located within the SFHA, flood prone areas, and also all property owners within the unincorporated area of Benton County.



**FLOOD INSURANCE**

Since standard homeowners' insurance doesn't cover flooding, it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains, and other conditions that impact the U.S. In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Unincorporated Benton County is a participating community in the NFIP, as such, Benton County agrees to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA), which works closely with more than 80 private insurance companies who offer flood insurance to property owners and renters. In order to qualify for flood insurance, a community must join the NFIP and agree to enforce sound floodplain management standards.

The NFIP, a federal program, offers flood insurance, which can be purchased. Visit [http://www.fema.gov/wyo\\_company](http://www.fema.gov/wyo_company) for a list of participating flood insurance companies.

through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors which include the date and type of construction of your home along with your building's level of risk.

Flood insurance policies protect two types of insurable property: **building and contents**. The first covers your building, the latter covers your possessions; neither covers the land they occupy. Congress mandated federally regulated or insured lenders to require flood insurance on properties that are located in areas at high risk of flooding. If you're not sure which area your property is in, take your **Risk Profile** at [www.floodsmart.gov](http://www.floodsmart.gov) to learn more. Remember, a lender can require flood insurance, even if it is not federally required. Visit [https://www.floodsmart.gov/toolkits/flood/downloads/Flood\\_Insurance\\_How\\_It\\_Works.pdf](https://www.floodsmart.gov/toolkits/flood/downloads/Flood_Insurance_How_It_Works.pdf) to access the NFIP's Flood Insurance 'How It Works' fact sheet.

**PROPERTY PROTECTION**

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Various alternatives are available to help minimize flooding. If the floor level of your property or structure is lower than the Base Flood Elevation (BFE) located on the Benton County Flood Insurance Rate map (FIRM), consider ways to prevent flooding from occurring, such as, retrofitting your building. Retrofitting means altering your building to eliminate or reduce flood damage. Visit [https://www.floodsmart.gov/toolkits/flood/downloads/FloodSmart\\_HOME\\_Checklist.pdf](https://www.floodsmart.gov/toolkits/flood/downloads/FloodSmart_HOME_Checklist.pdf) to access the FEMA 'Protect Your Home', which provides information on how to financially prepare before a flood.

**Retrofitting Measures Include:**

1. Elevating the building so that flood waters do not enter or reach any damageable portion of it.
2. Constructing barriers out of fill or concrete between the building and flood waters.

3. "Dry floodproofing" to make the building walls and floors watertight so water does not enter.

4. "Wet floodproofing" to modify the structure and relocate the contents so that when flood waters enter the building there is little or no damage.

<http://www.fema.gov/wet-floodproofing>

**Retrofitting information** is found by visiting <https://www.fema.gov/homeowners-guide-retrofitting>.

**NATURAL AND BENEFICIAL FUNCTIONS**

**Natural and Beneficial Resources and Functions of Floodplains**

**Natural Flood & Erosion Control**

- Provide flood storage and conveyance
- Reduce flood velocities
- Reduce flood peaks
- Reduce sedimentation

**Water Quality Maintenance**

- Filter nutrients and impurities from runoff
- Process organic wastes
- Moderate temperature fluctuations

**Groundwater Recharge**

- Promote infiltration and aquifer recharge
- Reduce frequency and duration of low surface flows

**Biological Productivity**

- Support high rate of plant growth
- Maintain biodiversity
- Maintain integrity of ecosystem

**Fish and Wildlife Habitat**

- Provide breeding and feedings grounds
- Create and enhance waterfowl habitat
- Protect rare / endangered species habitat

**Harvest of Wild & Cultivated Products**

- Enhance agricultural lands
- Provide site for aquaculture
- Restore and enhance forest lands

**Recreational Opportunities**

- Provides areas for active and passive uses
- Provide open space
- Provide aesthetic pleasure

### Areas for Scientific Study and Outdoor Education

- Contain cultural resources (historic and archaeological sites)
- Provide opportunities for environmental and other studies.

(Federal Interagency Floodplain Management Task Force. 1994, p. 41)

### FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All development within unincorporated Benton County needs local and State permits. Contact the Benton County Building Safety Division at (479) 271-1003 for advice before you build, fill, place a manufactured home or otherwise develop. The Floodplain Development Regulations and the International Building Code have special provisions regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in unincorporated Benton County.

**NOTE:** All development in the floodplain requires a County Floodplain Development Permit (**FDP**) before any building permits may be issued. Any development without a FDP is illegal; such activity can be reported to the Benton County Floodplain Administrator at (479) 464-6166.

### SUBSTANTIAL IMPROVEMENT REQUIREMENTS

What is Substantial Improvement? The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement must conform or meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) that is available through the preparation (signed and sealed) of an elevations certificate (EC) by a land surveyor, engineer, or architect, authorized by law to certify the elevation information. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed.

What is Substantial damage? Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. The unincorporated Benton County requires by ordinance that any substantial improvement or substantial damage improvement must have a FDP following by a building permit. Both building and floodplain permit information can be obtained at the County Development Dept. located at 905 NW 8<sup>th</sup> Street, Bentonville, AR 72712. Building Safety Division: (479) 271-1003  
Planning Division: (479) 464-6166

### DRAINAGE SYSTEM MAINTENANCE

It is illegal in the unincorporated areas of Benton County to dump any type of debris into a stream, river, or drainage ditch. This debris can become entangled in culverts and shallow streambeds or drainage ditches and hamper drainage causing the flow of water to back up. Citizens of Benton County should also keep drainage ditches on their property free of debris, foliage and vegetation that would impede the flow of water.

Debris dumping should be reported to the Benton County Environmental Services Division @ 479-271-1083.

### FLOOD INFORMATION

Citizens of Benton County can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, other flood insurance requirements, flood inquiries by visiting the National Flood Insurance Program (NFIP), the Federal Emergency Management Agency (FEMA), the Bentonville Public Library, or the Benton County Planning Division at 905 NW 8<sup>th</sup>, St., Bentonville 72712.

### LOCAL FLOOD HAZARD MAP INFORMATION

#### Benton County 'Basemap' Viewer

<http://gis.bentoncountyar.gov/Basemap/index.html?HomePage>

#### FEMA Map Service Center portal

<http://msc.fema.gov>

### FLOOD SAFETY

1. Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
2. If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel or relative's house;
3. Turn off all utilities, gas and electricity at the main switch. Stay away from power lines and electrical lines. Be alert for gas leaks.
4. Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; six inches of moving water can knock you off your feet.
5. Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.



#### PRIMARY WEBSITES:

[www.fema.gov](http://www.fema.gov) . [www.usgs.gov](http://www.usgs.gov) .  
[www.noaa.gov](http://www.noaa.gov) . [www.nws.noaa.gov](http://www.nws.noaa.gov) .  
[www.floods.org](http://www.floods.org) . [www.weather.gov](http://www.weather.gov) .  
[flood.bentoncountyar.gov](http://flood.bentoncountyar.gov)

#### OTHER ONLINE RESOURCES:

- NFIP - Flood Outreach Toolkit  
<https://www.floodsmart.gov/toolkits/flood/index.htm>
- DEPT. OF HOMELAND SECURITY – FLOODS 'READY' CAMPAIN  
<https://www.ready.gov/floods>
- BENTON COUNTY EMERGENCY NOTIFICATION SYSTEM (BCALERT)  
<http://www.bcalert.com/>