



## Don't Let Flood Damage Cause Financial Pain

Flooding is the most common natural disaster in Virginia. Just an inch of water in your home can set you back more than \$25,000 in damages. Most homeowner insurance doesn't include flood coverage and only 3% of residents have flood insurance. The City of Richmond Department of Public Utilities highlights Virginia Flood Awareness Week (March 14-20) and encourages citizens to learn about their flood risk and protect their property with flood insurance. Even buildings located outside of high risk flood areas are at risk.

Changing weather patterns have led to increased frequency of flooding. Floods can happen anywhere at any time. Make sure you and your family are prepared. No matter if you own or rent your home/apartment/non-residential building, it is critical to protect yourself and your loved ones from property loss and structural damages caused by flooding. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both, so it is important to protect your most important financial assets — your home, your business and/or your possessions.

Flood insurance policies can cover:

- The building, foundation walls, anchorage systems and staircases
- Permanently installed carpeting
- HVAC systems
- Electrical and plumbing systems
- Furnaces and water heaters
- Ranges, cooking stoves and ovens
- Refrigerators/freezers and built-in dishwashers
- Washers and dryers
- Window blinds
- Fuel tanks, well water tanks and pumps, and solar energy equipment
- Personal property such as clothing, furniture and electronic equipment



There is typically a 30-day waiting period before the policy goes into effect, so do not wait until it is too late.

To purchase flood insurance, you can start by calling your home or auto insurance company or insurance agent. The City of Richmond participates in the National Flood Insurance Program, which means all citizens are eligible for flood insurance, even if they don't live in a high-risk flood zone. As a Community Rating System community, citizens are eligible for a discount on their premium. If you need help finding a provider go to [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or call the NFIP at 877-336-2627.

## Take Advantage of Financial Opportunities To Get Current On Your Bill

We understand financial hardships and want to ensure every customer can continue to have access to safe, clean and reliable utility services. For customers that need financial assistance, we invite you to explore available options at [www.rva.gov/public-utilities/billing](https://www.rva.gov/public-utilities/billing). All customers that are behind on their utility bill can enter into a payment arrangement that allows an opportunity to get caught up on past due accounts with options of up to a 12-month repayment agreement. This option also stops late fees from accumulating.



## Green Practices May Reduce Your Stormwater Bill

You can receive a stormwater credit up to 50% off your stormwater fee. All Richmond customers who reduce stormwater runoff or who improve the quality of the stormwater runoff from their property to their local stormwater system by installing preapproved "green practices" qualify to apply for the credit. This applies to both residential and non-residential properties.

Some popular and surprisingly affordable approved "green practices" are:

1. Rainwater Harvesting - This practice is the collection and storage of run-off from a structure or other impervious surface. Rain barrels (pictured) are a popular solution.
2. Vegetated Roofs - A vegetated roof (also known as green roof) is vegetation planted over waterproofed conventional flat or sloping roofs. The installation can range from \$10 to \$50 per square foot.
3. Permeable Pavements (PP) - PP are porous surfaces which catches precipitation and surface runoff that allows the water to infiltrate into the soil below. Some common examples include mulch, lawns, soil, sand, silt, clay, pervious concrete, porous asphalt, etc. For more resources and information on how to apply, visit [rva.gov/public-utilities/stormwater-utility](http://rva.gov/public-utilities/stormwater-utility).



## Tips To Save Money On Water Bills This Spring

Leaks are the number one reason for abnormally high water usage. Fix a Leak Week is March 14 – 20. DPU is hosting a series of workshops to help citizens learn more about identifying common household leaks and how to fix them. Join us by following the drip to in-person events, virtual workshops and helpful tips. For details on locations, visit our social media pages or DPU News page. In addition to leaks, some common habits can lead to over-consumption and result in a high bill. Here are some tips to help make sure you are getting the most for your dollar:

1. From your faucets to your foundation, check for possible leaks. Leaks can occur both inside and outside of the home.
2. Routinely check and replace your toilet's flapper. A constantly running toilet is one sign of a worn-out flapper.
3. Install irrigation systems with automatic timers. This can be programmed to turn the system on and off. Alternatively, you can use a kitchen timer or buy a sprinkler timer.
4. Water your lawns, gardens and plants during the cool part of the day to avoid evaporation. Early morning is generally better than dusk since it helps prevent growth of fungus. Water trees and shrubs using a hand-held hose with a nozzle end or a drip system.
5. Adjust sprinklers carefully so only the lawn is watered and not the house, sidewalk or street.
6. Plan your garden accordingly. Many beautiful trees and plants thrive with far less watering than other plants. Look for native trees and plants.
7. Wash your car on the lawn and don't run the hose while washing your car. Clean the car with a bucket of soapy water and use the hose just to rinse it off. The water will be absorbed by the lawn.
8. Install conservation tools such as faucet aerators, low-flow showerheads, water dam, etc. to save water.



## CONNECT WITH US



Official DPU Twitter:  
[@RichmondDPU](https://twitter.com/ATRichmondDPU)



PHONE:  
804-646-4646  
TTY: 711 to 646-4646



Street Closings &  
Work Locations:  
[@DPUstreetnews](https://twitter.com/DPUstreetnews)



Youtube:  
Richmond DPU



Official DPU Website:  
[www.rva.gov/public-utilities](http://www.rva.gov/public-utilities)



Facebook Page:  
[www.facebook.com/richmondcpu](https://www.facebook.com/richmondcpu)



Richmond Gas Works Website:  
[www.richmondgasworks.com](http://www.richmondgasworks.com)