IBYAVUGURUWE KU IKARITA Y'AHAKUNDA KWIBASIRWA N'IMYUZURE MU NTARA YA HENRICO

IBIBAZO BIKUNZE KUBAZWA

Intara ya Henrico yagize uruhare mu bikorwa by'imyaka myinshi ifatanyije n'Ikigo cya Leta gishinzwe imicungire y'ibiza (FEMA) kugirango hagaragazwe ahantu hafite ibyago byinshi byo kwibasirwa n'umwuzure muri iki gihe. Ayo makarita azwi nk'amakarita y'igipimo cy'ubwishingizi bw'umwuzure (FIRMs), aratangira gukurikizwa ku ya 25 Mata 2024.

Uru rupapuro ruriho ibisobanuro rwateguwe kugirango rufashe gusubiza ibibazo by'abatuye na ba nyir'ubucuruzi bijyanye n'igikorwa, ingengabihe, ingaruka, ndetse n'amahitamo ajyanye n'amakarita mashya y'ahakwibasirwa n'umwuzure ya FEMA, harimo n'aho ujya gushaka ibindi bisobanuro..

1. Amakarita Amakarita y'ahakwibasirwa n'umwuzure ni iki?
Amakarita y'ahakwibasirwa n'umwuzure, nanone yitwa Amakarita y'ikigero cy'ubwishingizi bw'umwuzure (FIRMs), agaragaza urwego rw'ibyago byo kwibasirwa n'umwuzure kandi ni ibikoresho by'ingenzi mu kurinda ubuzima n'imitungo mu ntara ya Henrico. Yakozwe na FEMA mu micungire y'imyuzure no gutegura igikorwa gihuriweho, amakarita yerekana ahantu abantu batuye hakwibasirwa n'umwuzure, Ahantu hari hasi cyane harengerwa (BFEs), ndetse n'imbibi z'ahakwibasirwa n'imyuzure.

2. Kubera iki Intara ya Henrico iri guhabwa amakarita mashya y'ahakwibasirwa n'umwuzure?
Amakarita y'ahakwibasirwa n'umwuzure ariho ubu mu ntara ya Henrico ntajyanye n'igihe, kuko ashingiye ku mibare no kwerekana imiterere byo mu 2007 na mbere yaho. Uko igihe gishira, uko amazi atemba ndetse n'uburyo imigezi itemba bishobora guhinduka cyane kubera isuri y'ubutaka, iterambere, n'imbaraga karemano. Ibyago by'umwuzure mu bice bimwe na bimwe byahinduwe n'ibi bintu.

Ikarita nshya y'ahakwibasirwa n'umwuzure ikubiyemo amakuru mashya n'ikoranabuhanga rigezweho ryerekana uburyo bwo gutanga ishusho igezweho y'ahakwibasirwa n'imyuzure mu ntara ya Henrico. Igisubizo - ishusho nziza y'ibice bishobora kwibasirwa n'umwuzure n'urufatiro rwiza twashingiraho ibyemezo by'ingenzi.

Ugomba kumenya ko
Usibye ku isuzuma ry'ibyago no gukora amakarita y'ahakwibasirwa n'umwuzure byateguwe na FEMA, Intara ya Henrico ifite uduce tw'inyongera dushobora kwibasirwa n'umwuzure twashyizwe ku ikarita hanyuma twitwa Uduce twihariye twakwibasirwa n'umwuzure (SFHAs). Utu duce ntabwo turimo kuvugururwa nk'igice cyo kuvugurura ikarita ya FEMA, ariko turavugururwa kandi biteganyijwe ko bizarangira muri 2025. Menya byinshi kuri henrico.gov/works/design/floodplain/map-updates. Nanone reba ikibazo cya 8 kugirango ubone ibisobanuro birambuye ku duce twihariye twagaragajwe twakwibasirwa n'umwuzure mu ntara ndetse n'ibyakwitabwaho byihariye birebana na byo.

3. Ni nde wungukira ku makarita mashya y'ahakwibasirwa 'n'umwuzure?
Kugira amakarita agezweho, y'ukuri bizagirira akamaro amatsinda menshi mu buryo butandukanye:

- Abaturage na ba nyir'ubucuruzi bazagira ubushobozi bwo gufata ibyemezo byiza bijyanye no kugabanya ibyago byabo no gushyira mu bwishingizi imitungo yabo kugirango batazahura n'igihombo giturutse ku mwuzure.
- Abategura ibikorwa rusange n'abayobozi b'inzego z'ibanze bazarushaho gusobanukirwa n'ahashobora kwibasirwa n'umwuzure n'ingaruka bigira ku ntara ya Henrico, bityo bashobore kunoza ibikorwa by'igenamigambi by'aho baherereye.
- Abubatsi n'abashinzwe iterambere bazabona amakuru arambuye kugirango bafate ibyemezo by'aho kubaka n'uburyo ubwubatsi bushobora kugira ingaruka ku hantu hashobora kwibasirwa n'umwuzure.
- Abahanga mu bwishingizi, igenagaciro, ndetse no gutanga inguzanyo bazagira uburyo bworoshye bwo kubona amakuru kuri murandasi ku byavuguruwe ndetse n'impinduka zizaza kugirango bafashe abakiriya babo n'abaturage mu buryo bunoze.

4. Ahantu hari ibyago byo kwibasirwa cyane ni he, kandi nabwirwa n'iki ko umutungo wanjye uherereye aho hantu?
-Mu Ntara ya Henrico, ahantu hashobora kwibasirwa n'umwuzure hagaragazwa nka SFHA, igizwe na FEMA SFHAs na SFHAs rusange. Utu duce dukunze kwitwa ibishanga cyangwa uduce duherereye muri "zone y'umwuzure w'imyaka 100." Ijambo "umwuzure w'imyaka 100" rishobora kuyobya. Byasobanurwa neza nk'ubutumburuke bw'umwuzure bufite Byasobanurwa 1% yo kunganya cyangwa kurengaho buri mwaka. Ntabwo ari umwuzure uzaba inshuro imwe buri myaka 100. Nta buryo bwo guteganya igihe umwuzure ukurikira uzabera - cyangwa uzaba nyuma y'uwo.

Sura henrico.gov/works/design/floodplain/map-updates kugirango ubone ibindi bisobanuro kandi ubone amakarita agezweho kandi mashya. Uru rubuga kandi rukubiyemo ibisobanuro birambuye ku bikorwa biteganyijwe n'ibindi bikoresho bifasha bijyanye n'umwuzure.

IMPINE

BFE – Ahantu hari hasi cyane harengerwa	**LOMC** – Ibaruwa isaba Guhindura Ikarita
FEMA – Ikigo cya leta gishinzwe imicungire y'ibiza	**NFIP** – Porogaramu y'igihugu y'ubwishingizi bw'umwuzure
FIRM – Ikarita y'ikigero cy'ubwishingizi bw'umwuzure	**SFHA** – Uduce twihariye twakwibasirwa n'ibiza
LOMA – Ibaruwa y'ivugururwa ry'ikarita	

Sikana kode ya QR kugirango usure urubuga rw'ibyavuguruwe ku ikarita ya Henrico kugirango umenye byinshi.

Henrico County VIRGINIA

5. Ibisobanuro bitandukanye bya zone bisobanura iki?

Imbonerahamwe ikurikira itanga ibisobanuro ku bijyanye n'ahantu h'umwuzure dusanga ku ikarita y'ahantu hakwibasirwa n'umwuzure mu Ntara ya Henrico.

URWEGO RW'IBYAGO	AGACE GASHOBORA KWIBASIRWA N'UMWUZURE
Ibyago byinshi byo kwibasirwa n'umwuzure	**Agace ka AE na A.** Imitungo iri muri utu duce ifite amahirwe ya 1% yo gutwarwa n'umwuzure mu mwaka uwo ari wo wose. Utu duce kandi tugaragazwa nka SFHA cyangwa umwuzure w'imyaka 100. Ibisabwa n'amategeko birakurikizwa ku nyubako zose zomuri utwo duce, ndetse n'ubwishingizi bw'umwuzure ni itegeko kuri ba nyir'amazu bafite inguzanyo yagenwe na leta. Hari amahirwe 26% y'uko umwuzure uzaba ahantu hashobora kwibasirwa n'umwuzure ku nguzanyo y'imyaka 30.
Ibyago by'umwuzure biringaniye	**Agace ka X gakingiwe.** Iyi mitungo ifite amahirwe 0.2% yo kubaho mu mwaka uwo ari wo wose. Utu duce tugaragazwa kandi nk'umwuzure w'imyaka 500. Ibisabwa n'amategeko bimwe bikurikizwa muri aka gace mu kuzamura inyubako n'ibikoresho bikomeye.
Ibyago biri hasi byo kwibasirwa n'umwuzure	**Aagace ka X (katakingiwe).** Iyi mitungo iherereye mu gace gafite ibyago bike. Ibyago muri utu duce byaragabanyijwe, ariko ntibyakuweho.

6. Kuba ibyago byanjye byo guterwa n'umwuzure byiyongereye bisobanuye iki?

Ibintu byagaragajwe ko bifite ubwiyongere bw'ibyago by'umwuzure bikubiyemo ibintu bikurikira:

- Amasambu asanganwe FEMA SFHA iri kugenda yaguka, bisobanuye ko agace ka FEMA SFHA kangiritse cyane muri iyo sambu byibuze ahantu hamwe.
- Amasambu asanganwe SFHA rusange Bifite FEMA SFHA isanzweho iri kugenda yaguka, bisobanuye ko FEMA SFHA yangiritse cyane muri iyo sambu byibuze ahantu hamwe.
- Amasambu adafite SFHA rusange isanzweho aho FEMA SFHA irimo gushyirwa ku ikarita bwa mbere.
- Amasambu afite FEMA isanzweho cyangwa SFHA rusange aho FEMA SFHA iri gushyirwa ku ikarita bwa mbere.

Rimwe na rimwe, hashobora kubaho Amasambu afite kwiyongera no kugabanuka, nk'imbibi z'ahakwibasirwa n'umwuzure bidashobora kuba umurongo ugororotse. Kwiyongera mu mbibi za SFHA byerekana ko BFE yiyongereye; ibi bivuze ko amazi y'umwuzure ateganyijwe kugera ku kigero cyo hejuru mu mwuzure ukomeye kuruta uko byagenwe mbere. Usibye ubwiyongere bw'ibyago by'umwuzure, amabwiriza y'inyongera ndetse n'ibisabwa mu kugura ubwishingizi bw'umwuzure bishobora gukoreshwa ku mutungo.

N'ubwo bishobora kudahindura ibiciro by'ubwishingizi muri gahunda y'ubwishingizi bw'umwuzure mu gihugu (NFIP) yawe, hazabaho ibisabwa bishya ku nyubako (reba Ikibazo gikunda kubazwa #8 kugirango ubone ibisobanuro birambuye).

7. Bizagenda bite niba inyubako yanjye yashyizwe ku ikarita mu buryo bushya muri SFHA?

Niba amakarita mashya yerekana inyubako iri ku mutungo wawe yongewe muri SFHA, uzasabwa n'amategeko kugura ubwishingizi bw'umwuzure niba ufite inguzanyo ku muntu utanga inguzanyo ugengwa cyangwa wishingiwe na leta, amakarita namara gutangira gukurikizwa ku ya 25 Mata 2024. Niba udafite inguzanyo, uragirwa inama cyane yo gusaba ubwishingizi bw'umwuzure, ku ruhande rumwe kubera ko **bwinshi mu bwishingizi bw'abafite amazu n'abakodesha butishyura ibyangijwe n'umwuzure**. Niba umutungo wawe uri ahantu hashobora kwibasirwa cyane, ni iby'ingenzi cyane kwikingira mu buryo bw'amafaranga ufata ubwishingizi bw'umwuzure.

Mu gufasha kugabanya ingaruka z'amafaranga zo guhindura ikarita, NFIP itanga **igabanuka ku bishyizwe ku ikarita bishya** ku mwaka wa mbere rihabwa inyubako zongewe bushya muri SFHA. Ikiguzi rero kizagenda cyiyongera buhoro buhoro buri mwaka kugeza kigeze ku kiguzi kirengera ibyago mu buryo bwuzuye. Niba uguze ubwishingizi bw'umwuzure butari NFIP ku bikorera ku giti cyabo, bashobora kugira amategeko atandukanye yo kwishyura. Vugana n'umukozi uhagarariye ubwishingizi bwawe kugirango ubone ibisobanuro birambuye. Andi makuru aboneka kandi kuri www.floodsmart.gov/flood-map-updates.

Byongeye kandi, ibisabwa mu kwirinda umwuzure bikurikizwa ku nyubako muri SFHA, kandi hashobora kubaho imbogamizi ku byo kuvugurura, nko kongeramo, bishobora gukorwa (reba Ikibazo gikunda kubazwa #9 ku bisobanuro birambuye).

8. Umutungo wanjye uherereye muri SFHA ya rusange, ni ayahe makuru nkeneye kumenya?

SFHA yo mu ntara ya Henrico igizwe na FEMA ndetse na SFHAs za rusange. Utu duce ni ahantu hari ibyago byo kwibasirwa n'umwuzure kandi hashobora kutubakwa byagenwe n'itegeko rigenga umwuzure mu ntara. Intego y'Itegeko ry'Umwuzure ni uguteza imbere no kurengera ubuzima, umutekano, n'imibereho rusange y'abaturage ba Henrico no kugabanya igihombo giterwa n'umwuzure. Niba ufite ibibazo bijyanye n'ibyo ushobora cyangwa udashobora gukora ku mutungo wawe uri cyangwa wegeranye na SFHA, hamagara abagufasha bacu kuri 804-501-7463. Amavugurura kuri SFHAs rusange ari gukorwa kandi biteganyijwe ko azarangira muri 2025. Menya byinshi kuri henrico.gov/works/design/floodplain/map-updates.

Mu gihe ubwishingizi bw'umwuzure butari itegeko muri SFHAs rusange niba ufashe inguzanyo ku muntu wemewe n'amategeko ya leta cyangwa wishingiwe na leta, urabushishikarizwa cyane kuko ubwishingizi bwinshi bw'abafite amazu ndetse n'abakodesha butarengera ibyangijwe n'umwuzure.

Ibirego by'umwuzure birenga 40 ku ijana biva mu duce aho kugura ubwishingizi ari itegeko.