FLOOD RISK?

County of Henrico, Virginia · CITY 1611 · SHIRE 1634 · MANAGER 1934

HENRICO COUNTY HAS YOU COVERED

We want to make sure you are flood aware and prepared. Enclosed is valuable information to help you understand your flood risk.

Flood Resilience Efforts In Henrico County

Henrico County is taking action to strengthen flood resilience for residents and businesses. With approximately 1,500 structures in floodplains, the County manages drainage issues, applies additional safeguards for development in and near flood zones, and collaborates with FEMA on flood studies and map updates. In addition to these efforts, Henrico is advancing several initiatives to manage flood risk, including:

Participation in FEMA's Community Rating System (CRS), which rewards proactive floodplain management. Eligible policyholders now receive a 25% discount on their National Flood Insurance Program (NFIP) premiums.

The Voluntary Acquisition Program, which gives owners in high-risk areas the option to sell their property to the County at fair market value for use as open space or mitigation projects.

A County Resilience Plan to identify hazards, guide future investments, and reduce risk.

Installing rain and stream gages across the County in partnership with USGS. These gages will monitor heavy rain and flooding, allowing the County to provide alerts to the public. Learn more by visiting tinyurl.com/rain-stream-gages.

How do you prepare for a flood?

Whether or not you live in an identified floodplain, understanding your flood risk and how to prepare is essential. This guide provides practical steps to help you reduce risk, protect your property, and keep your family safe.

PREPARE & GET FLOOD AWARE WITH HENRICO COUNTY

Explore Our Flood Resources

County Flood Zone Viewer

Scan to view the County Floodplain Maps and learn about your risk.

Flood Protection Technical Assistance

Scan to visit our website on floodplain management and request assistance.

Building Permits & Development

Scan for more information about building requirements and permits.

Need Help? Reach Out!

For flood map questions, permit requirements, or floodproofing advice, contact the Henrico Flood Help Desk at:

☎ **Phone:**
804-501-7463

✉ **Email:**
flood@henrico.gov

🌐 **Website:**
henrico.gov/works/design/floodplain

Additional Flood Information

For more information about flood risk and staying prepared, the following federal resources are available:

- FEMA Mapping & Insurance eXchange: 1-877-336-2627
- https://www.floodsmart.gov/policy-quote/
- ready.gov/floods
- fema.gov

10 Steps to Prepare for a Flood

Henrico County VIRGINIA

Step 1
Know Your Flood Hazard

» Henrico can experience flooding from streams, rivers, heavy rainfall, and potentially from a dam breach.
» Check the County Floodplain Maps to identify your flood hazard and see if your property is in the FEMA SFHA or Community SFHA. Scan the County Flood Zone Viewer QR Code.
» Homes in high risk flood zones have a 26% chance of flooding during a 30-year mortgage.
» Need help determining your property's risk? Scan the Technical Assistance QR Code.

Step 2
Insure Your Property

» Don't wait until it floods. Most homeowners' policies do not cover flood damage and most flood insurance policies take 30 days to go into effect.
» Flood insurance is required for government-backed mortgages in the FEMA SFHA and is recommended for all. Ask your insurance agent about Henrico's 25% CRS discount on eligible NFIP policies.
» Renters are encouraged to insure their home's contents.
» Visit https://www.floodsmart.gov/policy-quote/ to explore coverage options and estimate costs.

Step 3
Stay Safe During a Flood

» Henrico Emergency Management works with the National Weather Service (NWS) to issue flood and storm warnings. Sign up for emergency alerts at https://henrico.gov/services/henrico-alert/.
» Create a household evacuation plan and keep emergency kits ready.
» Turn off gas and electricity and move to higher ground when flooding is expected.
» Never walk, swim, or drive through floodwaters— just six inches of moving water can knock you down.

Step 4
Protect Your Property

» Install flood vents, elevate utilities, or use sandbags to protect your home.
» Elevate mechanical equipment, appliances, and valuables to reduce damage.
» Keep important documents in waterproof containers.
» If your property's first floor is below the Base Flood Elevation (BFE), consider elevating it.
» To contact DPW for floodproofing advice specific to your property, scan the Technical Assistance QR Code.

Step 5
Build Responsibly

» Before building or remodeling in a flood zone, you must apply for a permit. Scan the Building Permits & Development QR Code for regulations and applications.
» If your structure is located in a flood zone and is damaged or improved to 50% or more of its market value, it is considered "substantially improved" and must be brought into compliance with current codes.
» New or substantially improved residential structures are not allowed in the SFHA and all other substantially improved buildings in the SFHA must have their lowest floor elevated at least two feet above the BFE.

What is an SFHA?

In Henrico, high-risk flood zones include both the FEMA and Community designated special flood hazard areas (SFHA).

FEMA SFHA: Federally designated floodplains where there is a 1% or greater annual chance of flooding.

Community SFHA: While FEMA only maps the SFHA for drainage areas one square mile or larger, Henrico County has mapped flood hazard areas for smaller drainage areas with the same risk. The Community SFHA begins where FEMA's modeling stops, and these areas combine to make up the regulated SFHA in the County.

Step 6
Support Natural Floodplain Functions

» Preserve open space and wetlands as they provide wildlife habitat, improve water quality, prevent erosion, and reduce flooding.
» Maximize green space on your property and use native plants and trees in your landscaping.
» Keep storm drains, ditches, and waterways clear of trash, leaves, debris, grass clippings, and pet waste— report dumping or blockages by scanning the Building Permits & Development QR Code.

Step 7
Know Before You Buy

» Virginia law does not require sellers to disclose flood history or risk, so it's important to research this before buying.
» Scan the County Flood Zone Viewer QR Code to learn whether a property is in a flood zone before you buy.
» Request flood history information from the seller and/or the County. Scan the Technical Assistance QR Code.

Step 8
Turn Around Don't Drown

» Avoid driving through flooded streets or around barricades. Floodwater can conceal damage and and just two feet of water can move a car.
» Sign up for the County's alerts at https://henrico.gov/services/henrico-alert/.
» Scan the County Flood Zone Viewer QR Code to identify roads that may be at risk of flooding and plan alternate evacuation routes.

Step 9
Consider the County Floodplains

» Henrico County applies additional safeguards in both FEMA-designated and locally identified flood-prone areas to help reduce future risk.
» Scan the County Flood Zone Viewer QR Code to find out if you are in the County Floodplain and what requirements might be associated with your zone.

Step 10
Reduce Stormwater Runoff

» Consider installing a rain garden, bioretention area, rain barrel, green roof, or pervious pavers to absorb rainwater.
» Redirect downspouts away from pavement and into grassy areas.
» Reducing runoff helps prevent neighborhood flooding and pollution.