



ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

 **YOU ARE RECEIVING THIS
BROCHURE BECAUSE YOUR
PROPERTY IS LOCATED
IN OR NEAR A FLOODPRONE AREA.** 

Henrico County is susceptible to flooding from the James River, Chickahominy River, and smaller streams and creeks, both from heavy rainfall and tidal influences. Flooding can occur anywhere in the County and at any time of year.

Typically, the western portion of the County experiences more riverine flooding and flash flooding, while the eastern portion of the County is generally flatter and experiences slower rising floods and tidal influences.

Stormwater flooding can also occur in Henrico County, particularly as heavy and prolonged rainfall exceeds the capacity of the drainage system or when storm drains are undersized or blocked by debris.

*Being prepared is your best defense
against a flood.*

April 2023

How Do You Prepare for a Flood?

STEP 1: KNOW YOUR FLOOD HAZARD

Federally regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated areas subject to inundation by the 1% annual chance flood event. Henrico County also has mapped county floodplain areas, which are not shown on FIRMs but are at risk of flooding from the 1% annual chance flood event. These FEMA-identified and County-identified floodplain areas make up the Special Flood Hazard Area (SFHA), which is regulated by County Code and can be viewed on the County's Flood Zone and Dam Safety Information Map available online here: <https://henrico.us/works/design/floodplain/know-your-flood-hazard/>

On average, structures located within the SFHA have a 26% chance of flooding during the life of a standard 30-year mortgage. Properties located outside of the SFHA are not guaranteed to be safe from flooding.

Contact Henrico County Department of Public Works (DPW) at 804-501-4393 for help determining if your property is located in a regulated floodplain.

STEP 2: INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Henrico County participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available throughout the County. Coverage is available for both the building and contents. Renters are encouraged to purchase flood insurance for

contents. Note that there is a 30-day waiting period before coverage goes into effect. Contact your local insurance agency for more information.

STEP 3: PROTECT YOURSELF AND YOUR FAMILY

Henrico County Emergency Management and Workplace Safety coordinates with the National Weather Service (NWS) in issuing public warnings concerning expected floods and storms. Tune in to local television channels (WWBT/NBC 12, WRIC/8 News, WTVR/CBS 6) and radio stations (Radio Poder/AM 1380, WRVA/AM 1140, Radio One Richmond) for weather advisories issued by the NWS.

All hazard NOAA Weather Radios are available for purchase and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.

If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances. If applicable, turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated. Avoid low-lying areas. Seek shelter in the highest areas possible.

Discuss your family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.

STEP 4: PROTECT YOUR PROPERTY

Various methods may be used to minimize flood damage. If the first floor level of your property is lower than the Base Flood Elevation (BFE), the elevation of the 1% annual chance flood, consider elevating your structure or elevating electrical and mechanical equipment.

If a flood is imminent, property can be protected by sandbagging areas where water could enter living spaces. Move valuables and furniture to higher areas of the structure to minimize damages.

Henrico County DPW staff will make a site visit to your property to provide one-on-one advice and assistance related to flooding and drainage. For more information, call the Henrico County DPW at 804-501-4393.

STEP 5: BUILD RESPONSIBLY

All development within the SFHA requires a Floodplain Development Permit. Before you build, fill, or otherwise develop in a floodplain, contact the Henrico County DPW at 804-501-4393 to discuss regulations in more detail. Report any development in a floodplain without a permit to Henrico Code Enforcement through the Build Henrico portal. When building or grading, always maintain a clear area between lots for drainage.



Source: City of
Edmonton

The NFIP requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it must meet the construction requirements for a new building. Henrico County does not allow new dwellings in the SFHA and requires that all buildings in the SFHA have their lowest floor elevated at least two feet above the BFE. All structures within 40 feet of the SFHA or within the 500-year floodplain must have their lowest floor elevated one foot above the BFE. Contact the Henrico County DPW at 804-501-4393 for more information.

STEP 6: PROTECT NATURAL FLOODPLAIN FUNCTIONS

Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, resulting in lower flood flows downstream, reduced erosion, and improved groundwater recharge.

Did you know that it is illegal to dump anything (trash, grass clippings, leaves, etc.) in any ditch, canal, or storm sewer in the County? Nothing but stormwater is allowed to go into storm drains located in streets, rights-of-way, and parking lots. Dumping materials into drains pollutes our waters and clogs the stormwater system which means flood waters can't drain properly, leading to flooding in our streets and neighborhoods. For questions, call the Henrico County DPW at 804-501-4393. Use the [Build Henrico](#) portal online to report any obstructions or violations.

STEP 7: COUNTYWIDE FLOODPLAIN EDUCATION

Henrico County has County-identified and FEMA-identified floodplains. Even if your property is located outside of a FEMA-mapped floodplain, you may still be in a County-identified floodplain and subject to development restrictions established in the County's Floodplain Ordinance. The intent of the Floodplain Ordinance is to promote and protect health, safety, and general welfare of Henrico residents and minimize flood losses.

For example, fill is not permitted in any floodplain. Development in the floodplain requires a No-Rise Certificate ensuring that the development will not increase the flood elevation. If you have questions about what you can or cannot do on your property in or adjacent to the floodplain, contact Henrico County DPW at 804-501-4393.

STEP 8: BUYER BEWARE

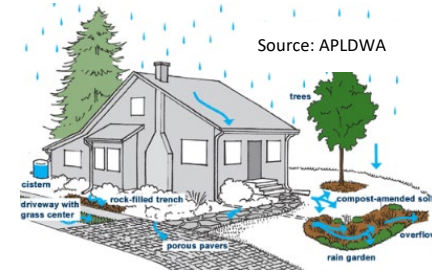
Virginia is a "Buyer Beware" state. This means that potential homebuyers must do their due diligence in learning about a property prior to purchase, including checking a property's flood risk and any federal or county regulations that apply to a property based on its location in a FEMA-identified or County-identified floodplain.

Use the [County's Flood Zone and Dam Safety Information Map](#) (see URL under Step 1) to check both FEMA and County floodplains.

STEP 9: REDUCE STORMWATER RUNOFF

Install Low Impact Development techniques to help manage stormwater on site instead of allowing it to run off into the drainage system.

Install rain barrels under down spouts or extend down spouts away from your home into a rain garden. Don't direct your downspouts into your driveway, letting water flow directly into the street.



To learn more about managing stormwater on your property, contact Henrico County DPW at 804-501-4393.

STEP 10: TURN AROUND DON'T DROWN

Never attempt to drive through flooded streets. Obey road closure signs and never drive around road blockages. Floodwater can conceal damage underneath. As little as six inches of fast-moving water can knock over and carry away an adult, 12 inches can carry away a car, and two feet of running water can carry away most vehicles, including SUVs. Turn around, don't drown!

Find alternate routes around high-water crossings. Explore your normal travel routes on the [County's Flood Zone and Dam Safety Information Map](#) (see URL under Step 1) to identify roads that may be at risk of flooding and plan out alternate routes.

For more information about flood safety or the NFIP, please note the following:

www.henrico.us/works/design/floodplain/
www.floodsmart.gov | www.ready.gov/floods | www.fema.gov
FEMA Mapping & Insurance eXchange: 1-888-379-9531

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