



YOUR FLOOD RISK MAY BE CHANGING

HENRICO COUNTY'S FEMA FLOOD MAPS ARE CHANGING AS OF APRIL 25, 2024

The Federal Emergency Management Agency (FEMA) will be releasing updated maps of Henrico County's flood risk. The current flood maps, known as Flood Insurance Rate Maps (FIRMs) were last updated in 2007 and don't represent current flood risk. The updated maps will go into effect on April 25, 2024 for flood insurance purposes and are already in effect for regulatory purposes. Buildings in the FEMA Special Flood Hazard Area (SFHA) have a 26% chance of flooding over a 30-year mortgage and more than 40% of flood insurance claims come from outside of the FEMA SFHA. Take action today to better understand your risk.

Affected residents will be contacted by mail regarding the change. Your risk may be increasing, decreasing, or remaining the same, so please keep an eye out for the letter.

HERE IS WHAT COULD BE CHANGING FOR YOU:



Homes and businesses in the FEMA Special Flood Hazard Area (SFHA) with government-backed mortgages are required to have flood insurance coverage. No matter where you live or work, even if it is outside of the SFHA, some risk of flooding exists.



Most homeowners' and renters' insurance policies do NOT cover flood damage. A separate flood insurance policy will cover damages caused by flooding. There is typically a 30-day waiting period before a flood insurance policy becomes active.



Special permit requirements and development standards must be fulfilled in both the SFHA and its adjacent areas. Before you build, fill, or alter your land or the building(s) on your property, be sure to visit the County's Floodplain Permits webpage to determine if you need a permit.

LEARN MORE ABOUT THE MAP CHANGE TODAY



Scan the QR to visit the website



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