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COMMONWEALTH OF VIRGINIA
 COUNTY OF HENRICO

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

YOUR FLOOD RISK ZONE HAS DECREASED

Month XX, 2024

Current Resident
 Address
 Henrico, VA

Dear Homeowner/Resident:

The purpose of this letter is to inform you that Henrico County participated in a multi-year process with the Federal Emergency Management Agency (FEMA) to map its current flood risk, and **those maps go into effect on April 25, 2024**. Based on our review of these maps, your parcel is being removed from the FEMA Special Flood Hazard Area (SFHA) or the amount of FEMA SFHA on your property is decreasing. The SFHA has a 1% annual chance of flooding, depicted on the FEMA flood map as Zone AE or Zone A.

An image of your parcel (GPIN #000-000-0000) showing the new FEMA SFHA is provided below for your reference.



Your flood risk is decreasing.

Your parcel is moving from a high-risk to a moderate- or low-risk flood zone, OR the extent of high-risk flood zone on your parcel is decreasing. You may still be subject to flood insurance requirements and/or different permitting requirements for development.

Image of your
 parcel showing
 the new FEMA
 SFHA.

LEGEND



FEMA
 SFHA



COMMUNITY
 SFHA



PARCEL
 BOUNDARY

Note that some parcels may also have Community SFHAs mapped. See the enclosed FAQ for more information.

WHAT YOU SHOULD KNOW



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.



Homes and businesses in the **FEMA SFHA** with government-backed mortgages are **required to have flood insurance coverage.**



Although flood insurance may not be required, it is highly recommended as **more than 40% of all flood claims occur outside the FEMA SFHA.**



Most homeowners' and renters' insurance policies do NOT cover flood damage. A separate flood insurance policy will cover damages caused by flooding. Flood insurance is available through the National Flood Insurance Program (NFIP), as well as private insurance carriers.



There is **typically a 30-day waiting period before a flood insurance policy becomes active**, except if purchased in connection with a flood map change when the building is newly added to the SFHA.



Don't have an agent? Check out the **"Find a flood insurance provider"** tool at www.FloodSmart.gov to find participating insurance providers near you.



Renting or leasing? Your landlord may have flood insurance to cover their building, but that insurance will not cover your personal belongings. Protect yourself with a flood insurance contents coverage policy. Your insurance agent can help you acquire a policy and answer questions.



Visit the **Henrico Map Updates** webpage to learn more: henrico.gov/works/design/floodplain/map-updates

I know you may have a lot of questions. **I have enclosed a Frequently Asked Questions Factsheet to help**, and the County has set up a Help Desk to help answer any questions you may have. Please do not hesitate to reach out!

Sincerely,

Kristin Owen, AICP, CFM
Floodplain & Dam Safety Manager
Dept. of Public Works, Design Division

cc: Terrell Hughes, PE, Dept. of Public Works Director
Todd Eure, Dept. of Public Works Director
Michael Aust, DPW Design Division Director

CONTACT THE FLOOD MAP UPDATES HELP DESK



Scan the QR to be directed to the Help Desk Form



flood@henrico.gov



804-501-7463



Translation Services Available