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COMMONWEALTH OF VIRGINIA
COUNTY OF HENRICO

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

YOUR FLOOD RISK ZONE HAS INCREASED

Month 00, 2024

Current Resident
Address
Henrico, VA 23238

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 partially or entirely mapped within the FEMA Special Flood Hazard Area (SFHA). 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 increasing.

Your parcel is either partially or entirely mapped within a high-risk flood zone and might be subject to mandatory flood insurance coverage 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.**



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. **The NFIP provides a cost-saving option for properties newly mapped as high-risk** (e.g., Zone X to Zone A). Policies purchased within 12 months after the new map's effective date will be provided the Newly Mapped discount.



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

encl: Frequently Asked Questions Factsheet

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