



HENRICO COUNTY FLOODPLAIN MAP UPDATES FREQUENTLY ASKED QUESTIONS

Henrico County participated in a multi-year process with the Federal Emergency Management Agency (FEMA) to map its current flood risk. Those maps, known as Flood Insurance Rate Maps (FIRMs), go into effect on April 25, 2024.

This factsheet has been prepared to help answer resident and business owners' questions concerning the process, timeline, impacts, and options related to the new FEMA flood hazard maps, including where to go for more information.

1. What are flood hazard maps?

Flood hazard maps, also called Flood Insurance Rate Maps (FIRMs), show levels of flood risk and are important tools in the effort to protect lives and properties in Henrico County. Created by FEMA for floodplain management and community planning, the maps show a community's flood zones, Base Flood Elevations (BFEs), and floodplain boundaries.

2. Why is Henrico County getting new flood hazard maps?

The current flood maps for Henrico County are outdated, as they are based on data and modeling from 2007 and earlier. Over time, water flow and drainage patterns can change dramatically due to surface erosion, development, and natural forces. The likelihood of flooding in certain areas has changed along with these factors.

The new flood maps integrate newer data with the latest modeling technology to provide an updated picture of Henrico County's flood risk. The result— a better picture of the areas that are most likely to be affected by flooding and a better foundation from which to make key decisions.

3. Who benefits from the new flood hazard maps?

Having more current, accurate maps will benefit numerous groups in different ways:

- Residents and business owners will have the ability to make better decisions about reducing their risk and insuring their property from the financial consequences of a flood.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Henrico County, so they can improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance, realty, and lending professionals will have easy online access to updates and upcoming changes to serve their customers and community more efficiently.

4. What is a high-risk area, and how do I determine if my property is located in this area?

In Henrico County, high-risk flood areas are identified as the SFHA, which consist of both FEMA SFHAs and Community SFHAs. These areas are often described as floodplains or areas located in a "100-year flood zone." The term "100-year flood" can be misleading. It is more accurately described as the flood elevation that has a 1% chance of being equaled or exceeded each year. It is not the flood that will occur once every 100 years. There's no way to predict when the next flood will occur— or the one after that.

Visit henrico.gov/works/design/floodplain/map-updates for more information and to view the current and new maps. The website also includes details on upcoming events and other helpful flood-related resources.

You Should Know

In addition to the flood risk assessment and mapping prepared by FEMA, Henrico County has additional areas subject to flood risk that are mapped and referred to as Community Special Flood Hazard Areas (SFHAs). These areas are not being updated as a part of this FEMA map update, but they are being updated and expected to be completed in 2025. Learn more at henrico.gov/works/design/floodplain/map-updates. Also see question 8 for more information on County-identified Special Flood Hazard Areas and special considerations that apply to them.

ABBREVIATIONS

BFE – Base Flood Elevation	LOMC – Letter of Map Change
FEMA – Federal Emergency Management Agency	NFIP – National Flood Insurance Program
FIRM – Flood Insurance Rate Map	SFHA - Special Flood Hazard Area
LOMA – Letter of Map Amendment	



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5. What do the different zone designations mean?

The table below provides an explanation for the flood zone designations found on the flood maps in Henrico County.

RISK LEVEL	FLOOD HAZARD ZONE
High Flood Risk	<p>AE and A Zone. Properties in these zones have a 1% chance of flooding in any year. These areas are also referred to as the SFHA or 100-year floodplain.</p> <p>Regulatory requirements apply for all development in these areas, and flood insurance is mandatory for homeowners with a federally regulated mortgage.</p> <p>There's a 26% chance that flooding will occur in a high-risk flood area over the life of a 30-year mortgage.</p>
Moderate Flood Risk	<p>Shaded X Zone. These properties have a 0.2% chance of occurring in any year. These areas are also referred to as the 500-year floodplain.</p> <p>Some regulatory requirements apply in this area for elevating structures and critical facilities.</p>
Low Flood Risk	<p>X Zone (unshaded). These properties are in an area of overall lower risk. The risk in these zones is reduced, but not removed.</p>

6. What does it mean that my flood risk has increased?

Properties that have been identified as having a flood risk increase include the following situations:

- Parcels with an existing FEMA SFHA that is getting larger, meaning the area of the FEMA SFHA is encroaching further onto the parcel in at least one location.
- Parcels with existing Community SFHA that have existing FEMA SFHA that is getting larger, meaning the FEMA SFHA is encroaching further onto the parcel in at least one location.
- Parcels with existing Community SFHA where FEMA SFHA is being mapped for the first time.
- Parcels with no existing FEMA or Community SFHA where FEMA SFHA is being mapped for the first time.

In some instances, there may be parcels that have both an increase and a decrease, as the floodplain boundary may not be a straight line. An increase in the SFHA boundaries indicates that the BFE has increased; this means that floodwaters are estimated to reach a higher level in a major flood than determined before. In addition to an increased flood risk, additional regulatory and flood insurance purchase requirements may apply to the property.

While it may not change your Nation Flood Insurance Program (NFIP) insurance rates, there will be new building requirements (see FAQ Question #8 for more details).

7. What will happen if my building is newly mapped into the SFHA?

If the new maps indicate a building on your property is newly added to the SFHA, you will be required by law to purchase a flood insurance policy if you carry a mortgage from a federally regulated or insured lender, once the maps go effective on April 25, 2024. If you do not have a mortgage, flood insurance is still strongly recommended, in part because **most homeowners and renters insurance does not cover flood damage**. If your property is in a high-risk area, it is even more important to protect yourself financially with flood insurance.

To help reduce the financial impact of the map change, the NFIP offers a **newly mapped discount** for the first year for buildings newly added to the SFHA. The premium then will gradually increase each year until it reaches its full-risk premium. If you purchase non-NFIP flood insurance from a private carrier, they may have different underwriting rules. Talk to your insurance agent for more details. Additional information is also available at www.floodsmart.gov/flood-map-updates.

Additionally, floodplain permitting requirements apply to buildings in the SFHA, and there may be limitations on what improvements, such as additions, can be made (see FAQ Question #9 for more details).

8. My property is located in a Community SFHA, what information do I need to know?

Henrico County's SFHA is comprised of both FEMA and Community SFHAs. These areas are a high-risk flood area 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. If you have questions about what you can or cannot do on your property in or adjacent to the SFHA, contact our Help Desk at 804-501-7463. Updates to the Community SFHAs are underway and expected to be completed in 2025. Learn more at henrico.gov/works/design/floodplain/map-updates.

While flood insurance coverage is not mandatory in Community SFHAs if you carry a mortgage from a federally regulated or insured lender, it is highly encouraged because most homeowners and renters insurance policies do not cover flood damage.



More than 40 percent of flood claims come from outside areas where insurance purchase is mandatory.



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9. What permitting requirements apply to properties located in a high-risk area?

All development in and adjacent to the SFHA must meet the requirements of the Henrico County Floodplain Ordinance (Henrico County Code Chapter 10, Article 1). Adjacent to the SFHA means that development is within 40 feet of the SFHA or within the 500-year floodplain.

Before you build, fill, or alter your land or the building on your property, you must obtain a Floodplain Permit to promote compliance with 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 to minimize flood losses. You should know:

- The placement of fill is prohibited within the SFHA.
- No new residential structures are permitted within the SFHA or within 15 feet of the SFHA, and existing residential structures in these areas may not be enlarged.
- New non-residential structures in the SFHA are required to have their lowest floor elevated at least two feet above the BFE. This additional elevation, or freeboard, is an extra measure of protection from flooding and could result in lower flood insurance premiums.
- All structures adjacent to the SFHA, meaning they're within 40 feet of the SFHA or within the 500-year floodplain, must have their lowest floor elevated one foot above the BFE.
- Elevation Certificates showing the floor elevations are required for buildings in and adjacent to the SFHA.
- A No-Rise Certificate, signed and sealed by a registered Professional Engineer in VA, is required for all development in the SFHA to demonstrate it will not increase the flood elevation.

Visit henrico.gov/works/design/floodplain/map-updates or call or email the Henrico County Help Line at 804-501-7463 or flood@henrico.us for more information.

10. My house or business is in a high-risk flood zone. What do I do if I want to build an addition or otherwise improve it?

You must start by applying for a Floodplain Development Permit to promote compliance with the floodplain development requirements and help avoid costly mistakes. Existing residential structures in the SFHA cannot be enlarged, but other improvements may be permitted, such as internal renovations. Non-residential structures may be enlarged if all applicable code requirements can be met.

For all buildings being improved, the value of the improvement (modification, alteration, repair, reconstruction, etc.) may not equal or exceed 50% of the market value of the existing structure. Improvements valued at less than 50% may not increase the nonconformity of the structure.

Additions and/or other improvements valued at 50% or more of the market value of the existing structure are considered **substantial improvements**. In such cases, the entire structure must be brought into compliance with the current Floodplain Ordinance and Building Code requirements.

11. What will happen if my building is now shown in a moderate- or low-risk area, rather than a high-risk area?

If your building is newly identified to be in a moderate- or low-risk area when the maps become effective, you will not be required by law to purchase flood insurance if you carry a mortgage from a federally regulated or insured lender. However, your lender may still require you to have flood insurance coverage.

Although your flood risk may be moderate to low, there is still risk to your property. Flood insurance is still strongly recommended in these areas. In fact, NFIP policyholders outside of mapped high-risk flood areas file more than 40% of all NFIP flood insurance claims.

Buildings in these areas may still be subject to regulatory requirements if located in the 500-year floodplain or within 40 feet of the SFHA.

Definitions

Base Flood Elevation is the height (above sea level) that floodwaters are estimated to reach or exceed in a flood event with at least a 1% chance of occurring in any given year, also known as the SFHA or 100-year floodplain.

Development – Any man-made change to improved or unimproved real estate.

Freeboard – An added margin of safety, expressed in feet above a specific flood elevation, usually the BFE. Henrico County has adopted a 2-foot freeboard requirement within the SFHA and a 1-foot freeboard requirement in areas adjacent to the SFHA.



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12. What if my home or business is shown in a high-risk area, but I believe the designation is in error?

If you think your property has been incorrectly mapped in a high-risk area, you may submit a request to FEMA for a LOMC. A LOMC reflects an official revision/amendment to an effective FIRM. If the LOMC request is granted, you may be eligible for a lower flood insurance premium or the option to not purchase flood insurance. Technical data must be provided to support any claims that a property is incorrectly mapped, such as ground elevation data and/or revised flood studies. To learn more about FEMA LOMCs, visit www.fema.gov/letter-map-changes.

13. I lease property in a high-risk area. Should I carry Flood Insurance?

If you are leasing a home or business on a parcel that is located in the SFHA, keep in mind that while your landlord may have flood insurance to cover their building, that insurance will not cover your personal belongings. Only a separate flood insurance policy can cover items damaged in a flood. Protect yourself with a flood insurance contents coverage policy. Your insurance agent can help you acquire a policy and answer questions.

14. How can I protect my property from flooding?

Flood insurance premiums are based on a number of factors, but there are some actions you may take to make flood insurance more affordable each year:

- **Lower your flood risk.** What you pay for NFIP flood insurance often has a lot to do with how much flood risk is associated with your property. Mitigating your flood risk not only protects your property against flood damage but can also help lower insurance costs.
- **Provide an elevation certificate.** While not required when purchasing a policy, it may help your insurance agent get you a better rate.
- **Choose a higher deductible.** Choosing a higher deductible will lower your premium, but it means you will need to cover more of the cost to rebuild out of pocket. Increasing the deductible on your flood insurance policy to the \$10,000 maximum could reduce your annual premium by up to 40 percent. Keep in mind, using the maximum deductible might not be appropriate or allowable for everyone.

Visit <https://www.floodsmart.gov/how-can-i-pay-less> for more details. Henrico County is currently working toward joining the CRS Program, which will provide a flood insurance premium discount to all NFIP policyholders in the County. This is anticipated to go into effect in October 2024.

15. What disclosure rules apply when purchasing property in a floodplain?

Virginia is a "Buyer Beware" state. This means that sellers are not required to disclose any information related to a property's flood risk, proximity to a regulated flood zone, flood insurance coverage, or previous flood damages. All potential buyers 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 SFHA.

Legislation to change flood disclosure requirements has previously been introduced to the General Assembly, as recent as the 2024 Session, but this legislation has not passed. If you are concerned about flood disclosure requirements in Virginia, consider contacting your House and Senate representatives about this issue. You can identify your legislator here: whosmy.virginiageneralassembly.gov.

16. What additional resources are available?

The following is a list of resources and contact information for further questions.

- Visit henrico.gov/works/design/floodplain/map-updates to view the updated and current effective maps and find information about the project and upcoming events
- FloodSmart.gov: General information about NFIP flood insurance
- Map Changes & Flood Insurance: What Property Owners Need to Know: FEMA brochure (<https://bit.ly/Property-Owners>)
- For general questions about flood insurance and flood hazard mapping, call the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-FEMA MAP (1-877-336-2627) or email FEMA-FMIX@fema.dhs.gov. FMIX is open Monday to Friday, 8 a.m. to 7:00 p.m. ET.

NEED ASSISTANCE? CONTACT THE HENRICO FLOOD MAP UPDATES HELP DESK



Phone: 804-501-7463



Email: flood@henrico.gov



Translation Services Available



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