

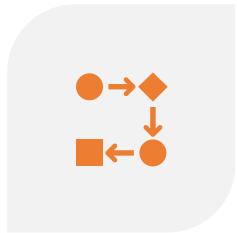
Communicating Flood Risk

Creating Inclusive and Meaningful Outreach for FEMA Flood Map Updates in Henrico County

Coastal CRS Workgroup Meeting | March 27, 2024

Kristin Owen, AICP, CFM | Henrico County Floodplain & Dam Safety Manager

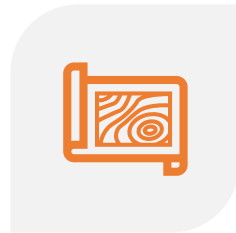
Agenda



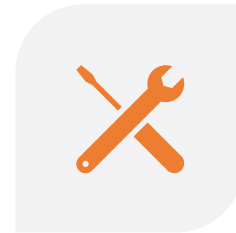
MAP UPDATE
PROCESS



PLAN FOR
OUTREACH



PARCEL ANALYSIS

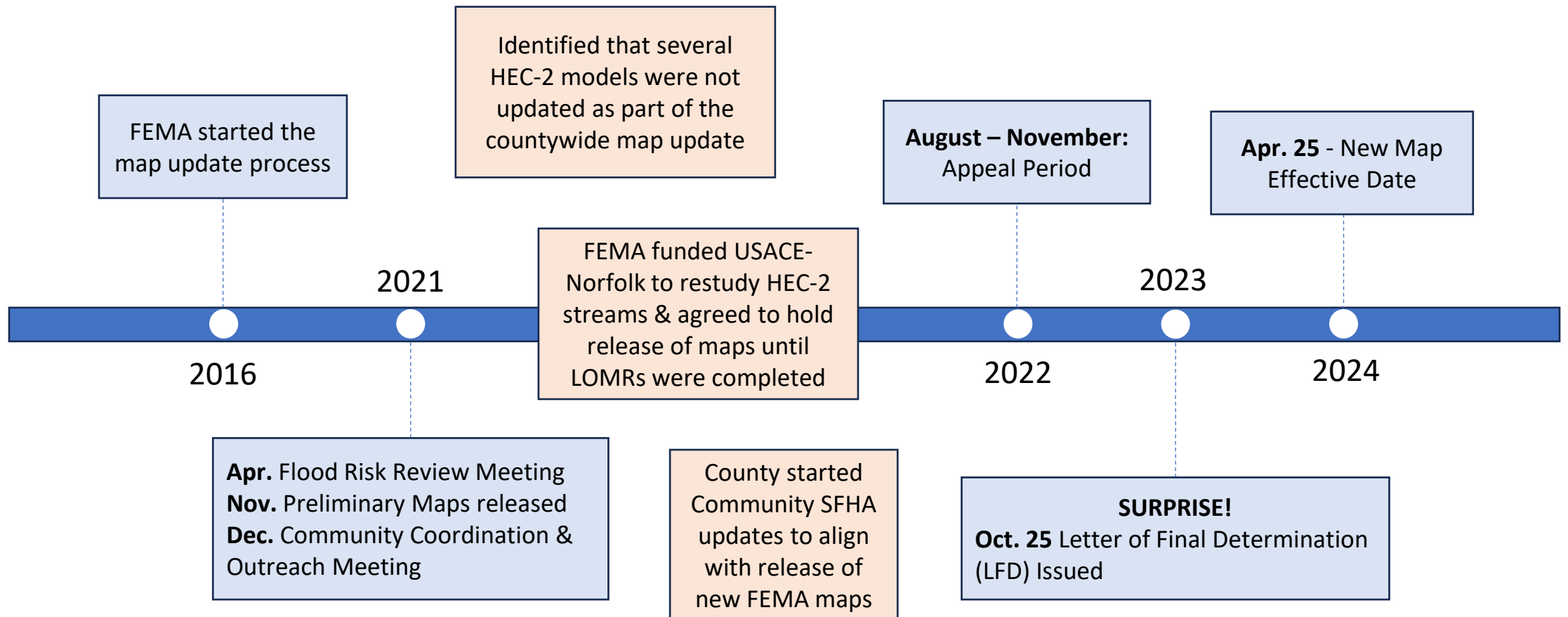


OUTREACH TOOLS
& RESOURCES



CHALLENGES &
LESSONS LEARNED

FEMA Flood Map Update Timeline



Challenges

- LFD issuance was unexpected.
- Board of Supervisors Election
- Holiday Season
- Staff Capacity
- Budget Season
- PR Changes
- IT Changes



Inclusive & Meaningful Outreach

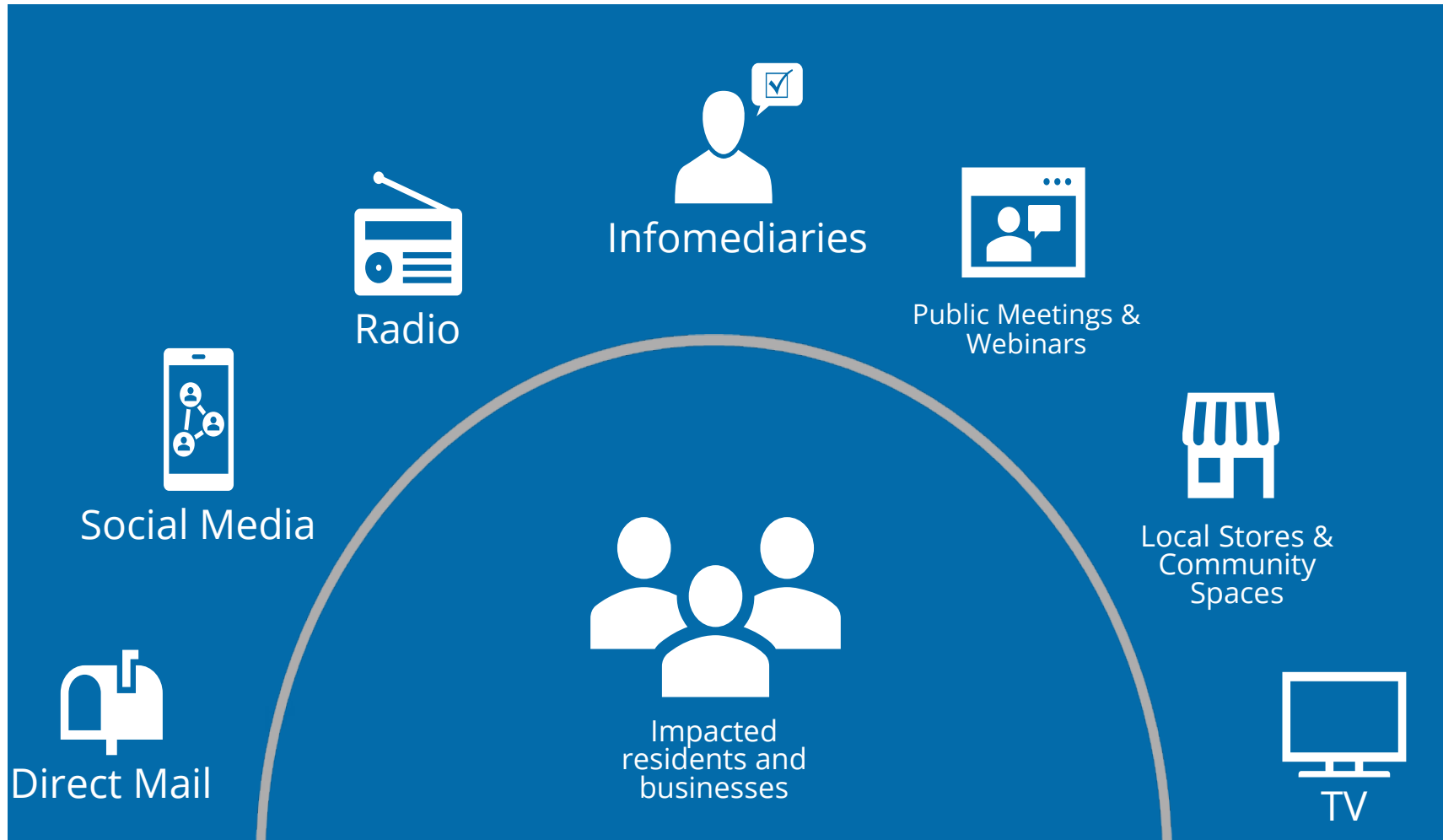
Outreach Plan

- Enlisted consultant support
- Leadership Engagement
 - Ordinance Amendment
 - Property Owner Notifications
 - General Outreach

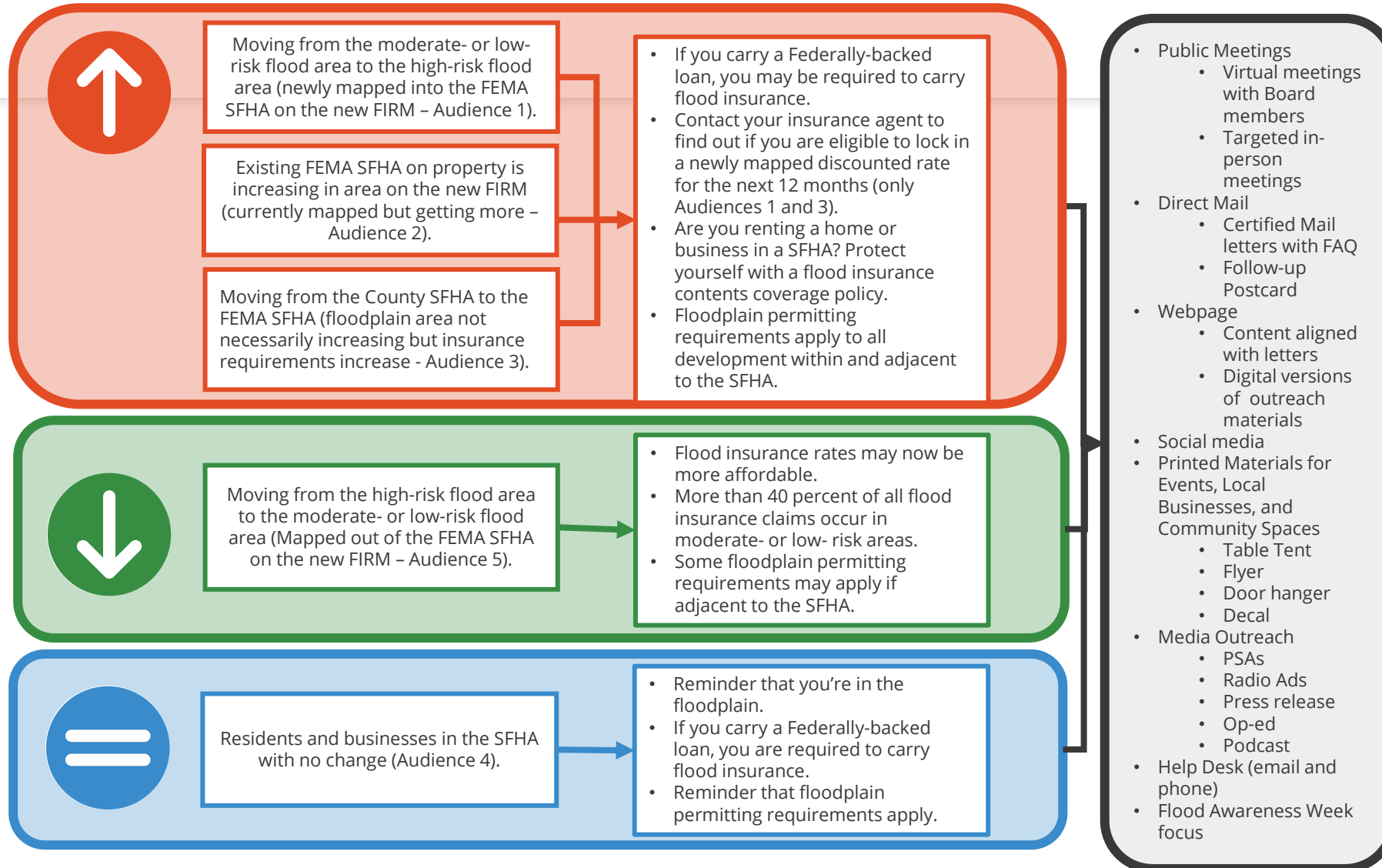
DREAM TEAM



Surround-Sound Outreach Approach



Individualized Messaging



Parcel Data Analysis

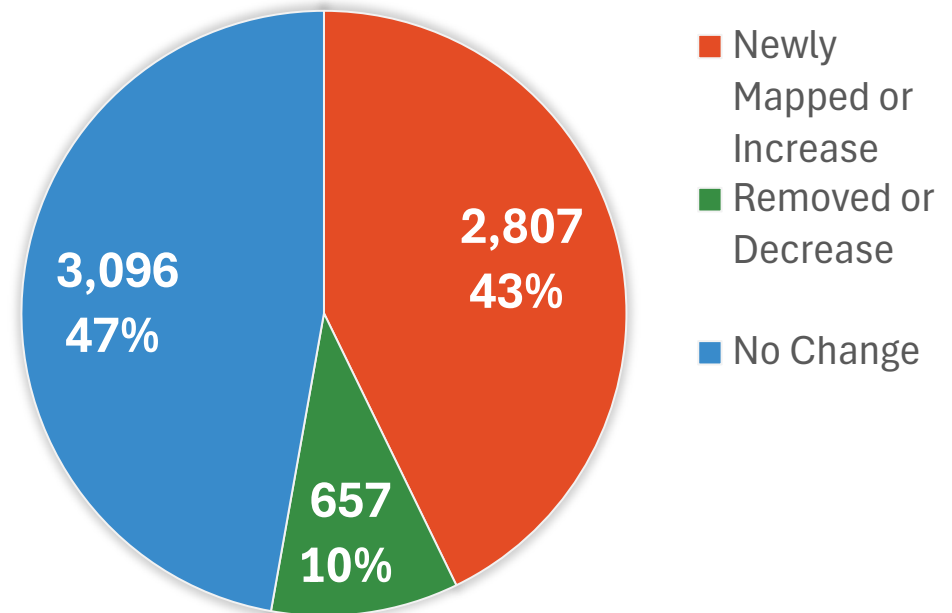
Parcel Data Analysis

- Used FEMA's Changes Since Last FIRM (CSLF) layer to determine impacts (increase, decrease, no change)
- Compared parcel boundaries, building footprints, CSLF, and floodplain boundaries
- Ran multiple queries countywide and within each Magisterial District, such as:
 - # of parcels with an increase, decrease, or no change
 - # of buildings in the new FEMA SFHA
 - # of buildings >600 ft² in the new FEMA SFHA
 - # of parcels newly mapped to FEMA SFHA (prev. Community SFHA or no SFHA)

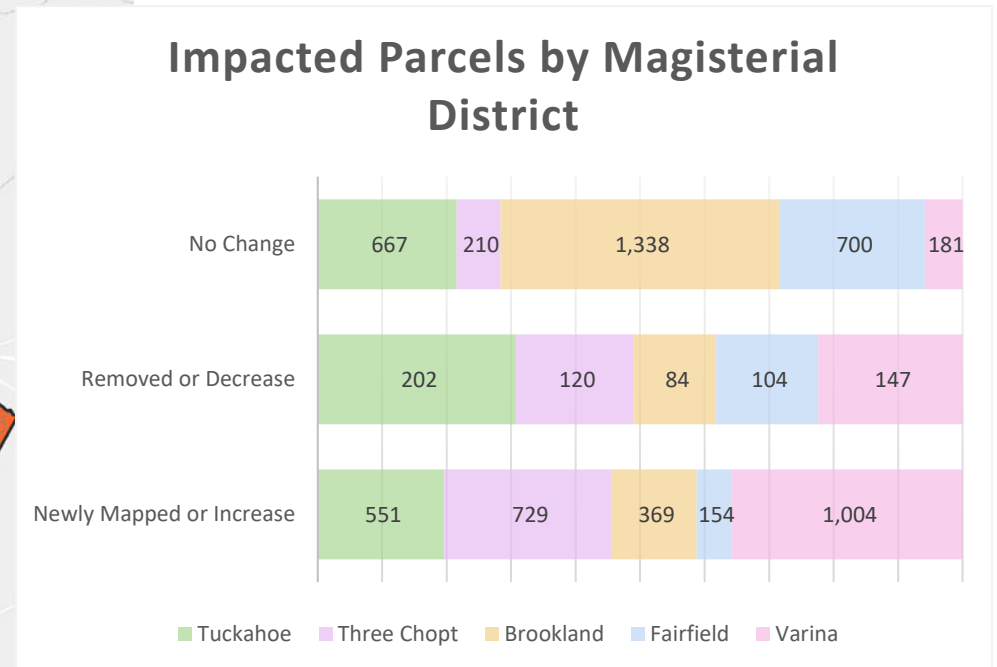
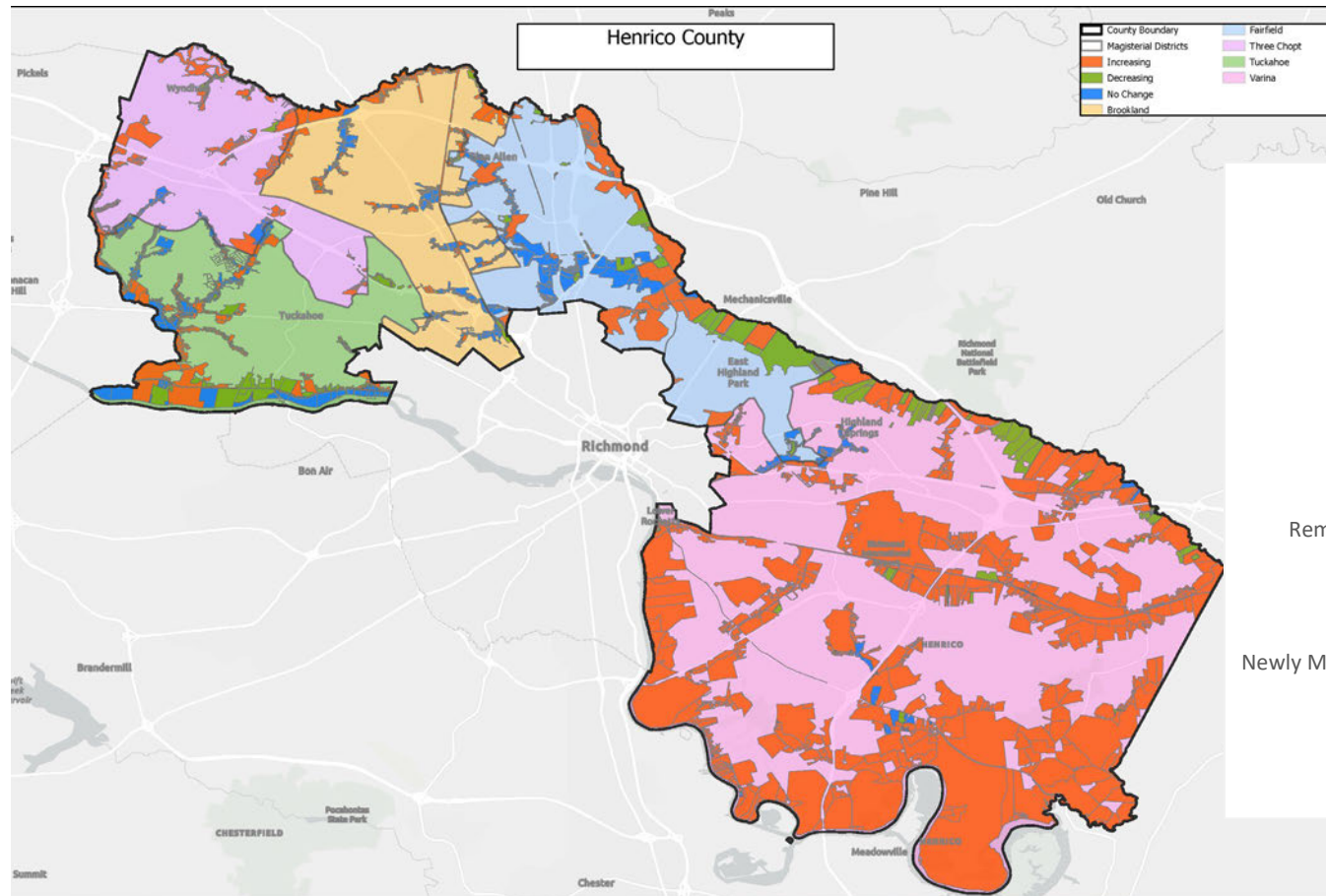
Parcel Data Results

- 121,333 Parcels in the County
 - 10,930 (9%) in SFHA (FEMA + Community)
 - 6,560 (5%) in the FEMA SFHA

Impacted Parcels Countywide

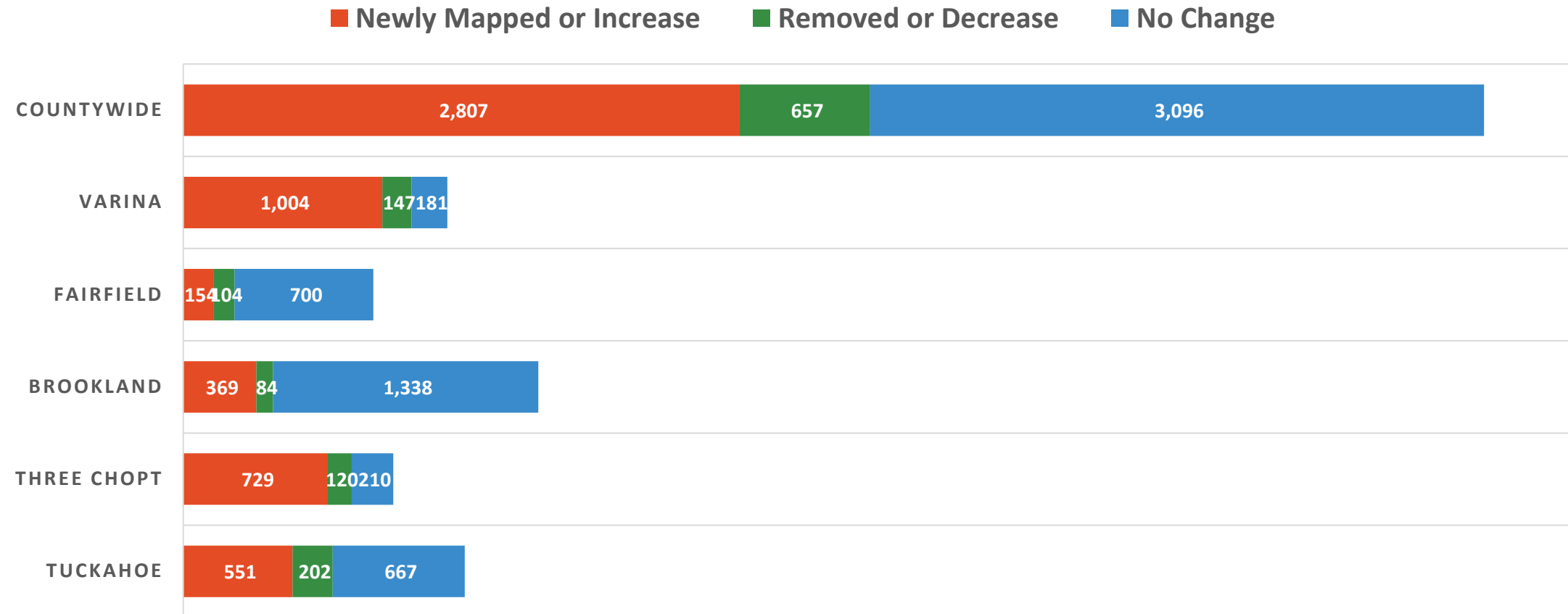


Parcel Analysis Results



Parcel Analysis Results

Impacted Parcels by Magisterial District

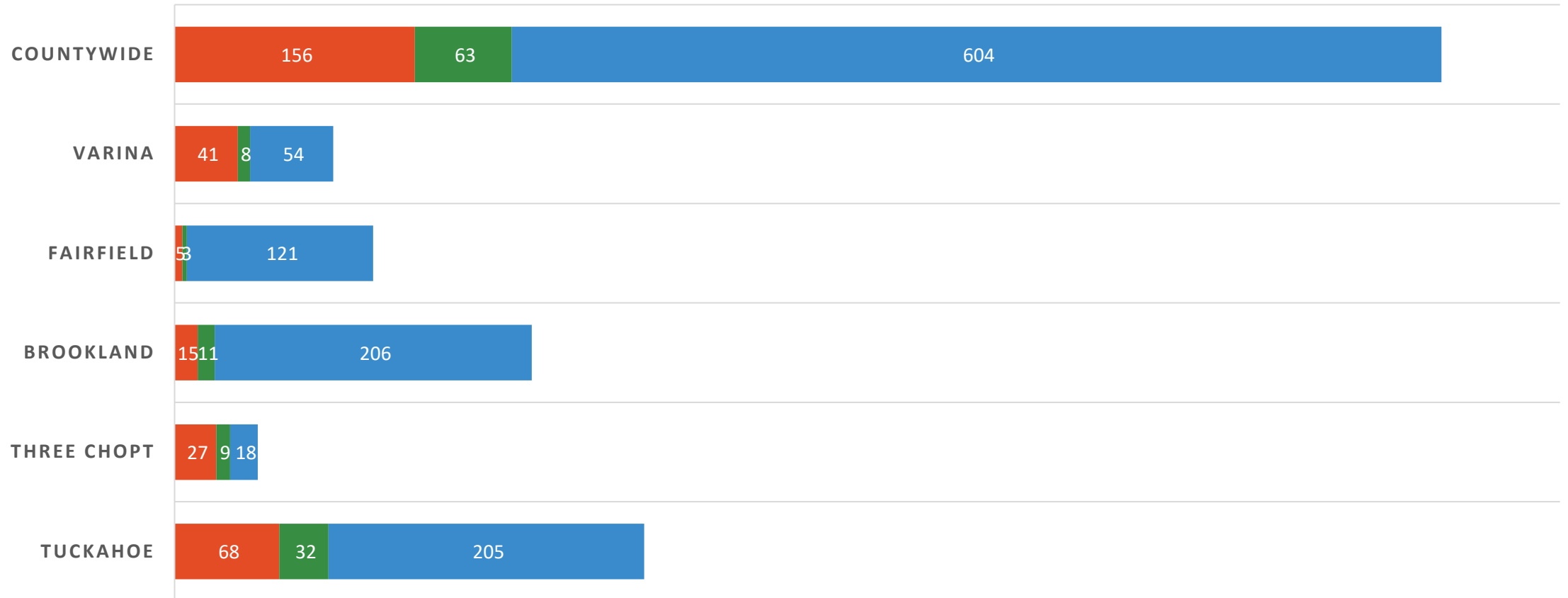


Parcel Analysis Results



Buildings >600ft2 in SFHA by Magisterial District

■ Newly Mapped or Increase ■ Removed or Decrease ■ No Change



Challenges/Lessons Learned

QA/QC at the beginning and the end

- Found errors with the CSLF layer and had to recreate it
- Building footprints layer wasn't comprehensive
 - We got a new one in the middle of the analysis, but it still wasn't great
- Parcel boundary issues

Communication is Key

- Queries were incredibly confusing
- Data results were very technical and confusing

It will always take longer than you think

- This analysis was performed at least 4-5 times before we got it right

Outreach Tools & Resources



Property Owner Notification Letters



**Designed 3 letter templates:
Increase, Decrease, and No
Change**

Used Parcel Analysis to determine
addresses for each



**Incorporated an image of each
parcel with the floodplain
boundaries shown**

Exported images of each parcel using
GIS



**Simplified letter language and
created an FAQ to provide
additional information**



Publisher + Mail Merge



TERRELL C. HUGHES, P.E.
DIRECTOR OF PUBLIC WORKS
COUNTY ENGINEER
(804) 501-4393

FEMA FLOOD MAP UPDATES

MESSMORE KARIN K & RY,
2405 ODENDRON CT
HENRICO, VA 23233-6618

Dear Homeowner/Resident:

The purpose of this letter with the Federal Emergency Management Agency (FEMA) maps go into effect on April 25, 2024. Based on our review of these maps, your property is decreasing. The map as Zone AE or Zone A.

An image of your parcel (GPIN #) 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.

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



TERRELL C. HUGHES, P.E.
DIRECTOR OF PUBLIC WORKS
COUNTY ENGINEER
(804) 501-4393

FEMA FLOOD MAP UPDATES

TUCKAHOE PLANTATION
C/O OWNERS PARTNERSHIP
12601 RIVER RD
HENRICO, VA 23238-6139

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 #) is provided below for your reference.



Your flood risk is not changing.

Your parcel is partially or entirely mapped within a high-risk flood zone, and the flood zone is remaining the same on the new map. You might be subject to mandatory flood insurance coverage and/or different permitting requirements for development.

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



TERRELL C. HUGHES, P.E.
DIRECTOR OF PUBLIC WORKS
COUNTY ENGINEER
(804) 501-4393

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

YOUR FLOOD RISK ZONE HAS INCREASED

CURRENT RESIDENT
8585 LONA LN
CHARLES CITY, VA 23030

February 28, 2024

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 #)853-675-0841.001 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.

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



LEGEND
 FEMA SFHA
 COMMUNITY SFHA
 PARCEL BOUNDARY

COMMONWEALTH OF VIRGINIA
COUNTY OF HENRICO

P.O. BOX 90775/HENRICO, VIRGINIA 23273-0775
FAX (804) 501-7470

FEMA SFHA Map Change Letter
GPIN# 853-675-0841.001
Page 2

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

Printing and Mailing

- Finding a Printer & Mail House
- Informed Delivery & Tracking
- Postage is Expensive
- Procurement Requirements

TERRELL C. HUGHES, P.E.
DIRECTOR OF PUBLIC WORKS
COUNTY ENGINEER
(804) 504-4301

COMMONWEALTH OF VIRGINIA
COUNTY OF HENRICO

**FEMA FLOOD MAPS HAVE
YOUR FLOOD RISK**

**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.

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

County of Henrico, Virginia
Department of Public Works
PO Box 90775
Henrico, Virginia 23273-0775

**FEMA flood maps are changing.
See what the changes mean for you.**

Note that some parcels may also have 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/misc/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	

Scan the QR code to visit the Henrico Map Updates webpage to learn more.

Henrico County VIRGINIA



Challenges/Lessons Learned

- QA/QC is critical
 - Individualized messaging complexities
- Mail merge/design issues
- Mail house issues
- Procurement/Funding Issues

Help Desk

- Set Up and Coordination (phones, email, online form)
- SOP
- SharePoint Tracker

HENRICO'S FLOOD MAPS ARE CHANGING

We're here to answer your questions.
Contact our Help Desk Today.



804-501-7463



flood@henrico.gov



Translation Services Available



Henrico County FEMA Flood Map Change Help Desk Contact Form


Welcome to the Henrico County FEMA Map Change Help Desk.

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

We're here to assist you with any questions or concerns related to the FEMA Flood Map changes.

For additional resources and public meeting information visit the Henrico Map Updates webpage: henrico.gov/works/design/floodplain/map-updates

* Required


Translation Service Available

1

Do you need translation assistance, for a language other than English or Spanish? *

The help desk is available in English and Spanish. Additional language translation services are available upon request. Please indicate if you need translation assistance in another language.

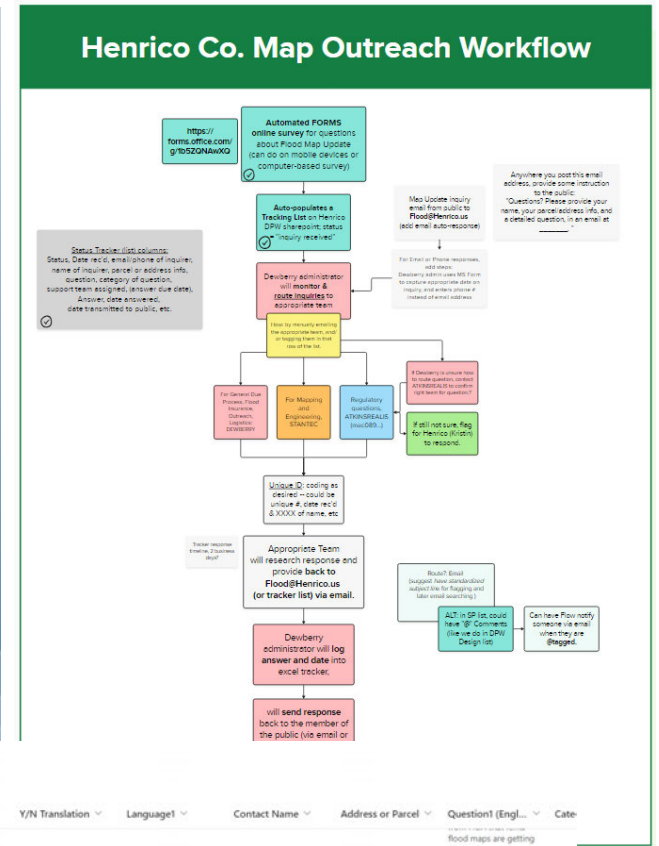
✓

Yes, I need translation assistance.

✗

No, I do not need translation assistance.

Yes, I need translation assistance other than English or Spanish.



ID	Status	Date Received	Y/N Translation	Language	Contact Name	Address or Parcel	Question! (Engl...)	Cate
61	Transmitted Answer to public	03/22/2024			Everett Chesley	4905 Grey Oaks Villas Drive in Glen Allen	I live at 4905 Grey Oaks Villas Drive in Glen Allen. The Grey Oaks HOA emailed	
62	Routed to Support Team to ans	03/22/2024			Viren Kapadia	6500 old Bethlehem road	He currently has a permit for commercial land. Because of the flood zone, the parking number was limited, can he edit permit to edit parking spots? No longer in FEMA flood zone, permit # is F005106	
63	Inquiry from public received	03/25/2024			John Wharton	3722 Hawkins Dr. Glen Allen	Got the letter, and he's gone online, but he doesn't see anything that shows the floodplain.	
64	Inquiry from public received	03/25/2024			Rhonda B	NONE PROVIDED IN	When is she supposed	

Webpage Information

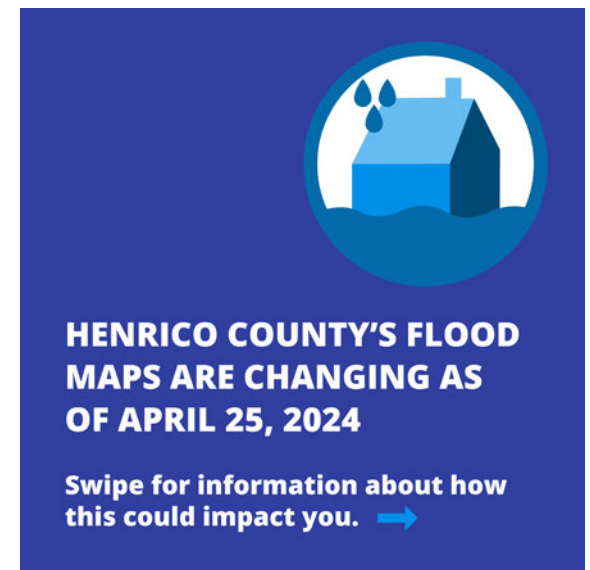
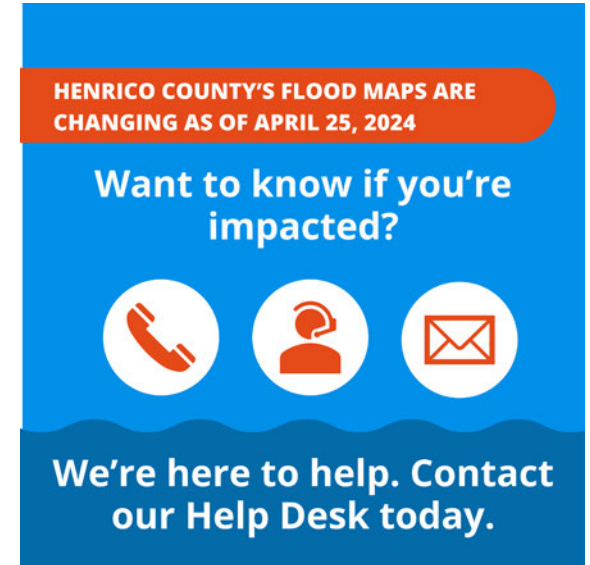
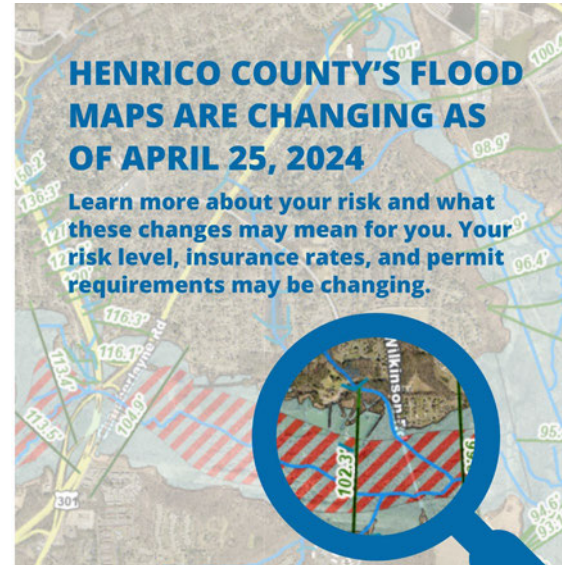
- Matched to letters, so users could easily find information
- Servers were migrating and accounts changing throughout

This screenshot shows the 'FEMA Floodplain Map Updates' page. The navigation bar includes Home, SERVICES, GOVERNMENT, DEPARTMENTS, HISTORY, NEWS, and CONTACT. The breadcrumb trail is Home / Public Works / Design / Floodplain Management / FEMA Floodplain Map Updates. A left sidebar menu for 'Floodplain Management' lists: Build Responsibly, FEMA Floodplain Map Updates, FEMA Floodplain Map Updates: Decreased Flood Risk, FEMA Floodplain Map Updates: Increased Flood Risk, FEMA Floodplain Map Updates: No Change to Flood Risk, Know Your Flood Hazard, Protect and Insure Property, and Protect People. The main content area features a blue header 'FEMA Floodplain Map Updates' with a paragraph explaining the multi-year process with FEMA and the effective date of April 25, 2024. Below this is a 'Map Update Letters' section with an introductory paragraph and three large, colorful buttons: a red button with an upward arrow for 'I was informed that my flood risk is increasing.', a blue button with an equals sign for 'I was informed that my flood risk is not changing.', and a green button with a downward arrow for 'I was informed that my flood risk is decreasing.'. A right sidebar contains 'Contact' information for Public Works, including address, phone, email, and mailing address, along with social media icons and a 'Quick Links' section with items like 'Pothole Repair Request' and 'Vacuum Leaf Collection'.

This screenshot shows the 'Floodplain Management' page. The navigation bar is identical to the previous page. The breadcrumb trail is Home / Public Works / Design / Floodplain Management. The left sidebar menu for 'Design' lists: Dam Safety, Design Contacts, Floodplain Management, Build Responsibly, FEMA Floodplain Map Updates, Know Your Flood Hazard, Protect and Insure Property, Protect People, Roadway and Drainage Design - 2021 Design Manual, and Survey. The main content area features a blue header 'Floodplain Management' with a paragraph explaining the National Flood Insurance Program (NFIP) and the Special Flood Hazard Area (SFHA). Below this is a large blue banner with a house icon and the text 'HENRICO'S FLOOD MAPS ARE CHANGING' and 'Henrico County's FEMA Flood Maps go into effect on April 25, 2024 for flood insurance purposes and are already in effect for regulatory purposes. Learn more about the maps and your risk today.'. Underneath the banner are four image-based links: 'Build Responsibly', 'Know Your Flood Hazard', 'Protect and Insure Property', and 'Protect People'. The right sidebar contains 'Contact Us' information for Public Works, including address, phone, email, and mailing address, along with social media icons and a 'Quick Links' section with 'Pothole Repair Request Form'.

Social Media & Infomediary Outreach

- Infomediary Emails (insurance, lender, and realtor contacts from CRS)
- Community and religious organizations
- Social Media Toolkit
- Email signature graphic



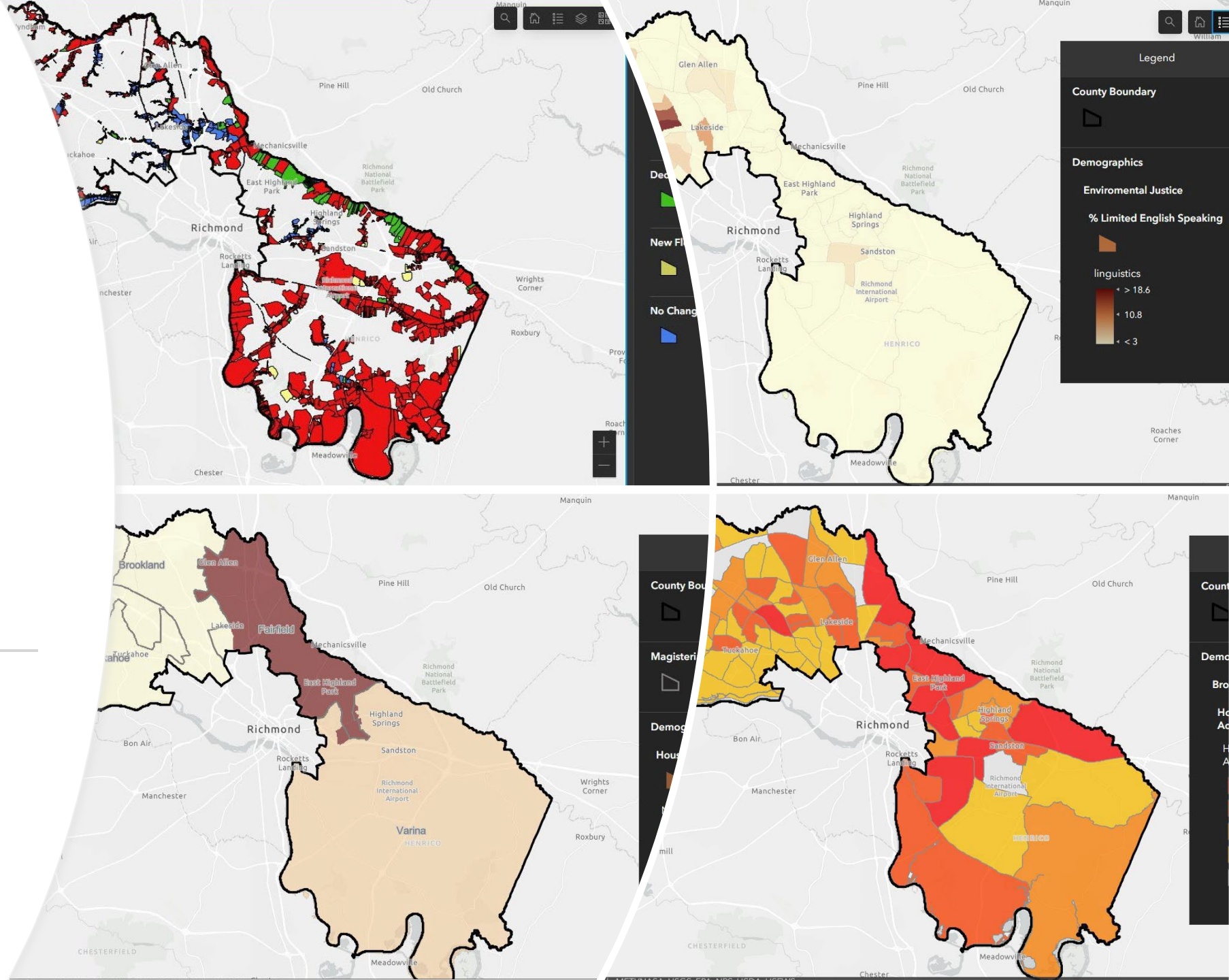


Meetings & Door-to-Door Outreach

- Countywide overview webinar
- Open Houses and Door-to-Door
 - Coordinating with EM to use CERT team for help
- Based on demographic data dashboard
- Priority Areas:
 - Increasing flood risk
 - Households with no internet access
 - Households without a car
 - Income inequality and unemployment



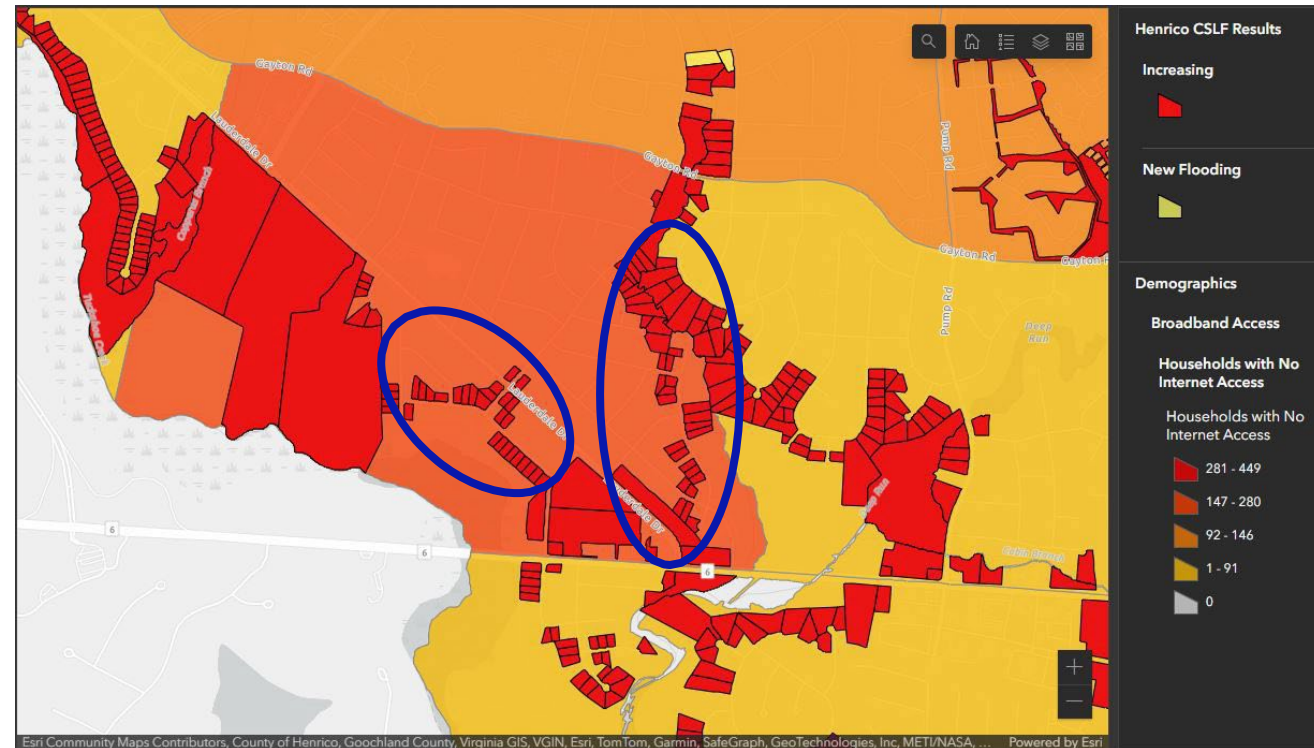
Demographic Data Dashboard



Tuckahoe Village

Census Tract: 2001.36

Evaluation Factor	Key Statistics
Parcels with increasing FEMA SFHA	~70
Buildings with increasing FEMA SFHA (Total buildings in SFHA in target area)	56 (85)
Households with No Internet Access	High (216)
Households with No Computer, Smartphone, or Tablet	15.7%
Income Inequality	Moderate (15.82)
Unemployed	Low (2.46%)
Percent Population Hispanic	35.84%
Households with No Vehicle	Moderate: 1,173 (Entire Tuckahoe District)





Translations & Interpretations

- Help Desk staff fluent in both English and Spanish
- Translated materials into top 15 languages in the County
 - FAQ, Help Desk Online Form, Door Knocker
- Separate phone line for interpretation services

Measuring Success

Tactics	Potential Measures
Public Meetings/Webinars	<ul style="list-style-type: none">• # of Attendees• # of Materials translated• # of impacted underserved or vulnerable communities engaged• Level of public awareness (in meeting survey)
Direct Mail/ Printed Materials	<ul style="list-style-type: none">• # of Materials distributed• # of Materials displayed
Social Media	<ul style="list-style-type: none">• Engagement Rate (Likes, Shares, Comments)
Website	<ul style="list-style-type: none">• Traffic trends (increase following posts)
Emails	<ul style="list-style-type: none">• # of Emails sent• Response Rate• # of Infomediary actions taken (shares, posting, displaying materials)• # of New infomediaries or stakeholders engaged
Media Outreach	<ul style="list-style-type: none">• # of Mentions• # of Media outlets engaged
Help Desk	<ul style="list-style-type: none">• # of Requests• Response time
Radio Ads and PSAs	<ul style="list-style-type: none">• Frequency• Reach

Lessons Learned



Set expectations early and be prepared to adapt



QA/QC is critical



Communication and organization are key



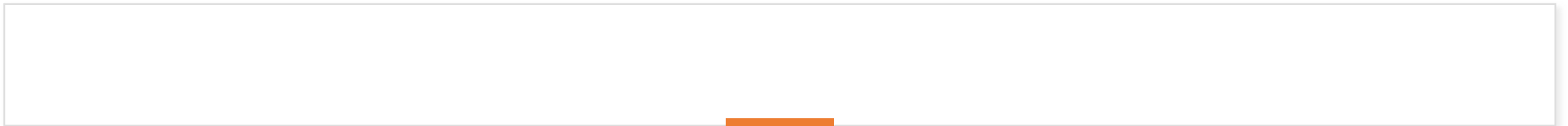
You'll never make everyone happy



Can get expensive very quickly



Questions & Discussion





TERRELL C. HUGHES, P.E.
DIRECTOR OF PUBLIC WORKS
COUNTY ENGINEER
(804) 501-4393

COMMONWEALTH OF VIRGINIA
COUNTY OF HENRICO

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

YOUR FLOOD RISK ZONE HAS INCREASED

February 28, 2024

CURRENT RESIDENT



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 # [REDACTED]) 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.



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



TERRELL C. HUGHES, P.E.
 DIRECTOR OF PUBLIC WORKS
 COUNTY ENGINEER
 (804) 501-4393

COMMONWEALTH OF VIRGINIA
 COUNTY OF HENRICO

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

YOUR FLOOD RISK ZONE HAS NOT CHANGED

February 28, 2024

[REDACTED]

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 currently mapped in the FEMA Special Flood Hazard Area (SFHA) and that boundary is not changing. 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 # [REDACTED]) showing the new FEMA SFHA is provided below for your reference.



Your flood risk is not changing.

Your parcel is partially or entirely mapped within a high-risk flood zone, and the flood zone is remaining the same on the new map. You might be subject to mandatory flood insurance coverage and/or different permitting requirements for development.



LEGEND FEMA SFHA COMMUNITY SFHA PARCEL BOUNDARY

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WHAT YOU SHOULD KNOW



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Floodplain & Dam Safety Manager
Dept. of Public Works, Design Division

cc: Terrell Hughes, PE, Dept. of Public Works Director
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CONTACT THE FLOOD MAP UPDATES HELP DESK



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flood@henrico.gov



804-501-7463



Translation Services Available



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 (804) 501-4393

COMMONWEALTH OF VIRGINIA
 COUNTY OF HENRICO

FEMA FLOOD MAPS HAVE CHANGED IN HENRICO COUNTY

YOUR FLOOD RISK ZONE HAS DECREASED

February 28, 2024

[REDACTED]
 [REDACTED]
 [REDACTED]

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 [REDACTED]) 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.



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



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	



Scan the QR code to visit the Henrico Map Updates webpage to learn more.



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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.



Scan the QR code to visit the Henrico Map Updates webpage to learn more.



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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.



Scan the QR code to visit the Henrico Map Updates webpage to learn more.



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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



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