

## Frequently Asked Questions 1/08/2021

### 1. Why did I receive a letter?

The County is in the process of updating the Flood Insurance Rate Map (FIRM) in your community by issuance of a Letter of Map Revision (LOMR) for a specific stream(s). Recipients of a letter may have a change to the mapping boundaries for the 1% annual flood event (the 100-year flood event), the 0.2% annual flood event (the 500-year flood event), or both on their property.

### 2. What is a 100-year and 500-year flood?

A 100-year flood is a flood event that has a 1% chance of occurring in any given year; this is also called a 1% annual flood event. A 500-year flood is a flood event that has 0.2% chance of occurring in any given year; this is also called a 0.2% annual flood event.

### 3. What is the difference between the 100-year and 500-year floodplain boundaries?

The floodplain boundaries represent the probability that the area shown could experience an event either 1% annually for the 100-year event or 0.2% annually for the 500-year event.

### 4. Is my property currently in a floodplain?

Letters were mailed to property owners who are affected by the changes to the floodplain mapping. Further details are provided on the map enclosed with the letter and on the project website located on the Howard County webpage at:

<https://www.howardcountymd.gov/Departments/Public-Works/Bureau-Of-Environmental-Services/Stormwater-Management/Flood-Protection>.

### 5. Why is the County updating the FIRM?

The County is updating the FIRM to reflect the replacement of two (2) culverts at two (2) tributaries to Clydes Branch (Tributaries CB-1 and CB-4) as part of Maryland State Highway Administration's project to widen MD Route 32 in Howard County. As a result of this highway project, the floodplain boundaries and elevations have changed within the project area.

### 6. Why did my Flood Zone Change?

A change in flood zone designation indicates a change to the flood risk associated with your property and/or structure. Flood risks change over time which is why FIRMs are updated on a regular basis.

### 7. Does this LOMR represent the approved boundary for FEMA?

The mapping shown on the LOMR represents the FEMA-approved floodplain boundary. The updated mapping and associated modeling have received technical review and approval from FEMA and will become effective following a 90-day appeal period.

**8. How does this change to the FIRM shown on the LOMR affect me?**

The mapping changes may affect each property differently. A property and/or structure may now be located within the 100-yr floodplain, the current base (100-yr) flood elevations on your property may have changed, or your property and/or structure may now be removed from the floodplain. Any of these changes could change your flood insurance needs and rates and should be discussed with your insurance agent. If you have specific questions about the mapping changes on your property, you may contact the County at (410) 313-6444 or by email at [doiflood@howardcountymd.gov](mailto:doiflood@howardcountymd.gov) to schedule a virtual or telephone meeting.

**9. What if I disagree with the mapping reflected on the LOMR?**

- a. Any community or individual property owner can appeal proposed changes to flood hazard information or comment on other information included on the LOMR. Appeals and comments are subject to FEMA's data requirements and must be submitted to the appropriate community official within the designated 90-day appeal period. The 90-day appeal period starts after FEMA's second publication of the proposed elevations.
- b. An appeal must use data and documentation to justify that the proposed flood hazard information shown on the LOMR is scientifically or technically incorrect. This documentation can be submitted by email to [doiflood@howardcountymd.gov](mailto:doiflood@howardcountymd.gov).

**10. What should I do and am I required to buy flood insurance?**

Everyone is at risk from flooding, even properties that are not located in a regulated floodplain. Floods can occur in areas designated as moderate or minimal flood risk. In fact, about 25 percent of all flood insurance claims occur in these areas. Additionally, typical homeowner's insurance does not cover flood damages. That is why FEMA encourages you to consider maintaining flood insurance coverage, even if you are not required to do so by law. The good news is that you may be eligible to pay much less for flood insurance coverage if your property is located outside a regulated floodplain. Contact your insurance agent to discuss individual details.

You may view all the flood maps for Howard County on the FEMA Flood Map Service Center at <https://msc.fema.gov/portal/advanceSearch#searchresultsanchor>. You may view the Letter of Map Revisions currently being processed by the County at the Howard County webpage <https://www.howardcountymd.gov/Departments/Public-Works/Bureau-Of-Environmental-Services/Stormwater-Management/Flood-Protection>.

**11. Is there a way to gradually adjust insurance rates for properties that are now required to have insurance with this updated floodplain?**

There may be benefits to purchasing insurance at a reduced rate before the map becomes effective; contact your insurance carrier for further information.

**12. What is an Elevation Certificate?**

An elevation certificate is a document that lists a building's location, lowest point of elevation, flood zone, and other characteristics. It is used to enforce local building ordinances and to help determine flood insurance rates.

**13. Do I need an Elevation Certificate?**

If your property is considered high risk of flooding, you may need to obtain FEMA's elevation certificate for your property before you can buy flood insurance. The certificate shows how your property's elevation compares to the base (100-year) flood elevation on a flood map. Structures that sit at or below the base flood elevation are considered to have a 1 percent chance of flooding each year. Your property's lowest point of elevation is compared to the base flood elevation to help determine its flood risk and how much you'll pay for a flood insurance policy.

**14. Can the County help with providing elevation certificates?**

Yes, the County can provide elevation certificates at no additional cost if a property is eligible. To be eligible, the insurable structure (home or commercial building) must be located close to or in the high-risk Flood Zone AE or moderate-risk Flood Zone Shaded X. Only one certificate per property will be provided by the County. We do not do issue certificates for properties clearly in the low-risk Flood Zone X. The property owner must request an elevation certificate by calling (410) 313-6444 or emailing [doiflood@howardcountymd.gov](mailto:doiflood@howardcountymd.gov). Depending on the volume of requests received, turn-around time to obtain the certificate is typically between 4 to 8 weeks. If an owner would like an elevation certificate but would NOT like the County to perform the work, property owners may also obtain an elevation certificate by hiring a licensed professional land surveyor. The following link can assist you in finding a licensed land surveyor:

[https://www.dllr.state.md.us/cgi-bin/ElectronicLicensing/OP\\_search/OP\\_search.cgi?calling\\_app=LS::LS\\_qselect](https://www.dllr.state.md.us/cgi-bin/ElectronicLicensing/OP_search/OP_search.cgi?calling_app=LS::LS_qselect)

**15. What happens to a property when the flood hazard zone changes from a Zone A, Zone X Shaded or Zone X to Zone AE?**

When the flood zone designation for a property changes from an approximate designation (either a Zone A, Zone X Shaded, or Zone X) to a detailed designation (Zone AE), additional insurance may be required by FEMA. Contact your insurance carrier to determine what these changes mean to you.