

# More Information

## FEMA Map Center (MSC) [www.msc.fema.gov](http://www.msc.fema.gov)

Contact Information: 1-877-336-2627  
(1-877-FEMA-MAP)  
Hours of Operation: Monday through Friday  
8:00 a.m. – 6:30 p.m. Eastern Time  
E-mail: [MSCservices@riskmapcds.com](mailto:MSCservices@riskmapcds.com)

To purchase National Flood Insurance Program published maps and related products, contact FEMA's Map Service Center (MSC). Customer service representatives help you navigate the website, create individual property maps (FIRMettes), provide price quotes and order status, and answer questions about maps and their effective dates.

## FEMA Map Information Exchange (FMIX) [www.fema.gov/plan/prevent/fhm/fmc\\_main.shtm](http://www.fema.gov/plan/prevent/fhm/fmc_main.shtm)

Contact Information: 1-877-336-2627  
(1-877-FEMA-MAP)  
Hours of Operation: Monday through Friday,  
8:00 am–6:30 pm Eastern Time  
Email: [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com)

For information about FEMA's flood hazard mapping program, NFIP rules, regulations and procedures, contact FEMA's Map Assistance Center (FMAC). Map specialists can answer questions via phone and e-mail about map amendments, revisions, flood hazard studies, status of Letters of Map Change (LOMC) cases, and available FEMA publications.

N:\Planning & Zoning\Flooding\Flood Zone Brochure Materials\Brochures\Frequently Asked Questions\Brochure for FAQ's Mapping Dec 2013 final

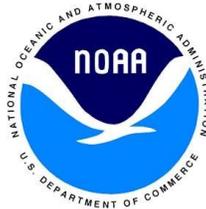
## FEMA Mapping Information Platform (MIP) [www.hazards.fema.gov](http://www.hazards.fema.gov)

MIP Help: 1-877-336-2627  
(1-877-FEMA-MAP)  
Hours of Operation: Monday through Friday  
8:00 a.m. – 5:00 p.m. Eastern Time  
E-mail: [MIPHelp@riskmapcds.com](mailto:MIPHelp@riskmapcds.com)

## Talbot County Planning and Permits Department [www.talbotcountymd.gov](http://www.talbotcountymd.gov)

Local Assistance: 410-770-8030  
Hours of Operation: Monday through Friday  
8:00 a.m. – 4:30 p.m.

For local information about Talbot County Flood Insurance Rate Maps and Floodplain Management Ordinance regulations. Mapping questions may be directed to the Zoning Coordinator and questions relating to floodplain management building construction compliance may be directed to the building inspectors.



This document was prepared by Talbot County under award number NA 12 NOS4190 169 from the Office of Ocean and Coastal Resource Management (OCRM), National Oceanic and Atmospheric Administration (NOAA), through the Maryland Department of Natural Resources Chesapeake and Coastal Program. The statements, findings, conclusions and recommendations are those of the author(s) and do not necessarily reflect the views of NOAA or the U.S. Department of Commerce.

Rev: December 2013

## Talbot County Planning and Permits Department

### *What You Need to Know*

# Flood Maps— Frequently Asked Questions National Flood Insurance Program (NFIP)



215 Bay Street, Suite 2  
Easton, MD 21601  
410-770-8030  
[www.talbotcountymd.gov](http://www.talbotcountymd.gov)

# Frequently asked questions

## 1. What is a Special Flood Hazard Area (SFHA)?

The lands subject to a one-percent or greater annual flooding probability are located in the special flood hazard area. These areas are designated by detailed flood studies that review past flooding history and topography. Mapped on the flood insurance rate maps, each flood zone is identified by the type of flooding that can occur, and, if known, the one-percent flood elevation.

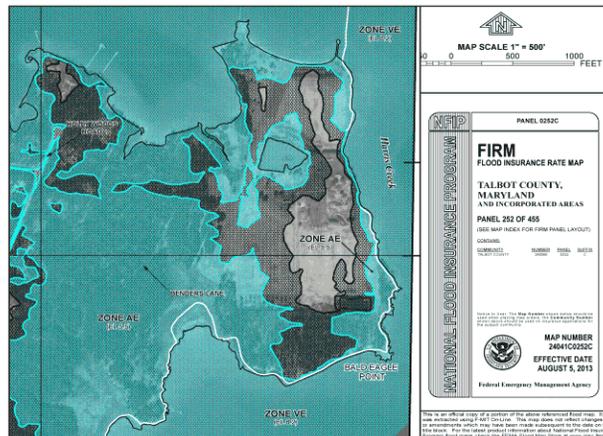
New construction and substantial property improvement in a special flood hazard area are regulated by federal, state and local regulations which may include mandatory flood insurance. Floodplain status is subject to change as Federal Emergency Management Agency Flood Insurance Rate Maps (FIRMS) are updated.

## 2. Is my property or house in a Special Flood Hazard Area?

On August 5, 2013, the updated flood insurance rate maps went into effect in Talbot County. These maps show all properties and structures and their location in or out of the flood zones.

The maps are available on the FEMA Map Service Center website at [www.msc.fema.gov](http://www.msc.fema.gov) along with other helpful information. This site may also be accessed through the County website at [www.talbotcountymd.gov](http://www.talbotcountymd.gov). Before checking your property, go to the [How to Read a FIRM Tutorial](#) at [www.fema.gov](http://www.fema.gov). This site walks you through the information you will need to determine your property's flood risk and/or need for flood insurance.

If you need additional help locating your property contact the Talbot County Department of Planning and Permits at (410) 770-8030.



## 3. Can I appeal my flood zone designation if it is incorrect?

You can challenge your flood zone designation, but must have your property's elevation established. If a certified field survey or the digital topography indicates that your property's elevations are:

1. Below the base flood elevation, even in areas not delineated as a special flood hazard area on flood Insurance rate maps, the area will be considered in a special flood hazard area.
2. Above the base flood elevation and the area is mapped as a special flood hazard area on a flood insurance rate map, the area shall be regulated as a special flood hazard area unless the applicant obtains a Letter of Map Change (LOMC) that removes the area from the special flood hazard area.

Use the online LOMC, an internet-based tool, to easily request a letter of map amendment. This is an official letter from FEMA stating that an existing structure or parcel of land, on naturally high ground which has not been elevated by fill, would not be inundated by the base flood.