

GUIDE TO BUILDING IN THE 100-YEAR FLOODPLAIN



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The Department of Permits and
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Talbot County, Maryland

100-Year Floodplain

If it is determined that new construction is to be located in a “**FLOODPLAIN ZONE**”, compliance with the provisions of Chapter 70 Floodplain Management of the Talbot County Code is required.

The following is a guide intended to provide necessary information that will help protect new construction in Talbot County from flooding. Substantial improvements (any repair, renovation, or improvement the cost of which is 50 percent or more than the present market value of the structure alone, not counting land value) must meet the requirements of new construction.

There are three important terms to understand regarding the flood requirements.

- **BASE FLOOD ELEVATION – (BFE)** is the water level of the 100-year flood as depicted on the Federal Emergency Management Agency FEMA flood maps.

- **FLOOD PROTECTION ELEVATION – (FPE)** is the elevation one foot higher than the **Base Flood Elevation**.
- **ELEVATION CERTIFICATE** – is a legal document that must be completed by a competent professional in the surveying field that indicates flood elevation information.

New construction should not be placed in the 100-year flood plain whenever possible. If this is not feasible, listed here are requirements that must be followed to construct in the 100-year flood plain zone.

Establish the “**FLOOD PROTECTION ELEVATION**” (FPE). This is a vertical bench mark that is set by a professional land surveyor and located in close proximity to the construction area. This elevation is needed to certify that the proposed construction is conforming to the Floodplain Management regulations. An elevation certificate (forms can be obtained in the Department of

Permits and Inspections office) is prepared by a surveyor and submitted to the Department of Permits and Inspections prior to framing. This will insure that the elevation of the new construction is in full compliance with the county and federal regulations. **The completed elevation certificate must be submitted prior to request for final inspection.**

A review of the construction plans should be made to make sure **NO** material or appliance used in the construction project will be located at an elevation below the **FPE** level. Material would include items such as **HVAC** equipment including all duct work, **ELECTRICAL APPLIANCES, WATERHEATERS** and basically any non waterproof items.

Electric equipment, both interior and exterior to the structure, must be elevated to or above the **FPE**, except that electrical distribution panels must be at least three feet above the **BFE**.

Plumbing fixtures and gas appliances must be elevated to or above the **FPE**, however, continuous lines may be below. Fuel tanks must be elevated to or above the **FPE**, and if not elevated must be anchored to prevent flotation. If the project includes any vertical construction, such as a crawl space, a minimum of **2 HYDROSTATIC VENTS** (vent sizing is one square inch of vent for every one square foot of enclosed area) will be required. These vents are available from several manufacturers.

Structures having enclosed areas below the 100-year flood elevation will be required to record a **DECLARATION OF LAND RESTRICTION** in the land records stating the conditions which apply to these structures (mainly that they may not be converted to living space). This applies to crawl spaces greater than six feet in height, walk out basements below the **BFE**, sheds and garages.

The grade inside the enclosure (foundation) shall be at the same elevation as the finished grade outside the enclosure.

This permit guide may not address all situations but is intended to provide general information for the permitting process.