



## **Department of the Environment**

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# Update on Federal Emergency Management Agency (FEMA) Flood Maps for Talbot County

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National Flood Insurance Program (NFIP)**

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# FEMA Map Modernization

- National effort to update Flood Insurance Rate Maps (FIRMs)
- Transition from paper to digital •

Delineate 100-year floodplain

- Special Flood Hazard Area (SFHA)
- Base Flood Elevation (BFE)

## MDE's Role

- State Coordinating Office for the National Flood Insurance Program (NFIP)
- Cooperating Technical Partner with FEMA
- Added enhancements over standard FEMA process
  - Better data
  - Better modeling techniques
  - Better for permit applicants and county staff

# County's Role

- Participating community in the NFIP
  - Flood insurance available to homeowners, business owners and renters
- Agreed to adopt and enforce floodplain management regulations
  - Regulations based on mapped flood zones
- Use FIRMs and Flood Insurance Study (FIS) for "development" review process
  - Apply NFIP requirements

# NFIP Numbers

Community/ Statistic	County	Easton	St Michaels	Oxford	Trappe
Joined NFIP	5/15/1985	9/28/1984	11/1/1984	9/28/1984	8/15/2006
No. Policies	1,674	65	135	290	0
Insurance in Force	\$492,903,800	\$13,896,300	\$39,547,800	\$74,290,900	\$0
No. Paid Losses	281	3	37	133	0
Total Losses Paid	\$7,018,232	\$26,042	\$576,680	\$2,757,285	\$0
Sub. Damage Claims	23	0	1	24	0

Data Source: FEMA Community Information System, February 2012

# Mapping Highlights

- **L**i**g**ht **D**e**t**e**c**t**i**o**n** **A**n**d** **R**a**n**g**i**n**g** (LiDAR) derived ground elevation data used
- Updated engineering studies in nontidal areas
- Redelineation in tidal areas
  - Will be addressed in coastal update
- Digital products created

# DFIRM

- **Digital Flood Insurance Rate Map (DFIRM)**
- Accessible in a variety of digital formats (ex. GIS layers, Google Earth, PDFs, map viewer)
- FEMA Map Service Center  
[www.msc.fema.gov](http://www.msc.fema.gov)

# Timeline

**6/30/2011** - Preliminary maps issued

**8/22/2011** - FEMA community meeting

**1/30/2012** - Revised preliminary maps issued due to comments received:

- Windmill Branch culvert replacement
- Tributary to Windmill Branch
- Updated political boundaries for Easton
- Updated field-surveyed data for 6 properties

# Timeline

**3/1/2012** - 30-day initial comment period will end

**Approx. 6/2012** - 90-day appeals period will end

- Posted in Federal Register and local newspaper

**Approx. 8/2012** - Letter of Final Determination (LFD)

- Starts 6-month map/ordinance adoption clock

**Approx. 2/2013** - New flood maps and study become effective

- Updated floodplain regulations must take effect on or before the map effective date

# Outreach

- Public outreach is very important
- Community leads effort with MDE & FEMA support
  - Assist with public open houses
- Properties going in/coming out of mapped floodplain
  - Include parcel, not just structure
- Advise properties newly mapped in floodplain about grandfathering

# MD DFIRM Outreach Website

- Numerous outreach materials
- Latest schedule updates
- Flood Risk Application
  - Web map viewer
  - Preliminary and effective DFIRMs
  - Link to FEMA Map Service Center -  
Flood Risk Guide
- [www.mdfloodmaps.com](http://www.mdfloodmaps.com)

# Coastal Mapping

- FEMA doing new analysis of coastal and tidal areas
- Preliminary maps will be issued approx. fall 2012
- Will require new map review/adoption period and floodplain regulation update
  - Regulations can be updated first time around to eliminate need for second update
- New flood zone created (Coastal A Zone)
- [www.r3coastal.com](http://www.r3coastal.com)

# Flood Insurance

- Homeowners insurance does not cover flood
- Mandatory purchase requirement for properties in mapped floodplain with federally-backed mortgage
- 30-day waiting period on new policies
- Preferred Risk Policy (PRP)
- Grandfather Rule
- [www.floodsmart.gov](http://www.floodsmart.gov)

# Grandfather Rule

- Must purchase policy **BEFORE** the map effective date
- Grandfathered rate transferrable to new property owner if continuous coverage maintained
- Fact sheets available

# Maryland Model Floodplain Management Ordinance

- Copy provided to county staff
  - [www.mdfloodmaps.com](http://www.mdfloodmaps.com) (Communities tab)
- Reviewed and approved by FEMA
- Recommends 2' freeboard
- Coastal A Zone (CAZ) language included

# Freeboard

- Factor of safety (ex. structure built too low)
- County currently has a 1 foot freeboard requirement
- Flood insurance savings
- Fits into sea level rise planning



# Sample Flood Insurance Costs

# Post-FIRM, Zone AE, A1-30

- Notes:
- (1) Rates are per \$100 of coverage, **effective 10/01/10**.
  - (2) ICC Coverage is effective 06/01/1997 and does not apply to Contents only policies.
  - (3) \* For contents only policies, add \$40 federal policy fee.
  - (4) Flood insurance coverage is available for building and/or contents, but does not cover land value.

<b>1-4 Family - More Than One Story - With Basement/Enclosure/Crawlspace **</b>								
Lowest Floor relative to BFE (base flood elevation)	Coverage		Basic Insurance		Additional Insurance Rate	ICC Coverage	Federal Policy Fee	Annual Premium
	Type	Amount	Limits	Rate				
<b>Above Base Flood Elevation</b>								
<b>@ +2 BFE</b>	Structure	\$100,000	\$60,000	0.27	0.08	\$5	\$40	\$239
		\$150,000	\$60,000	0.27	0.08	\$5	\$40	\$279
		\$250,000	\$60,000	0.27	0.08	\$4	\$40	<b>\$358</b>
	Contents*	\$50,000	\$25,000	0.38	0.12			\$125
		\$75,000	\$25,000	0.38	0.12			\$155
		\$100,000	\$25,000	0.38	0.12			\$185
<b>At Base Flood Elevation</b>								
<b>@ BFE</b>	Structure	\$100,000	\$60,000	0.82	0.10	\$5	\$40	\$577
		\$150,000	\$60,000	0.82	0.10	\$5	\$40	\$627
		\$250,000	\$60,000	0.82	0.10	\$4	\$40	<b>\$726</b>
	Contents*	\$50,000	\$25,000	0.41	0.12			\$133
		\$75,000	\$25,000	0.41	0.12			\$163
		\$100,000	\$25,000	0.41	0.12			\$193

Excerpt from a table compiled by Henry Chau (FEMA Region III)



# Coastal A Zones (CAZs)

- Limit of Moderate Wave Action (LiMWA) line will be shown on new coastal maps
- Currently, no federal regulatory requirements
- In model ordinance, V Zone standards apply
  - Open foundations, elevated on pilings or columns, breakaway walls, etc.
- May already be referenced in building code

# Community Rating System (CRS)

- Flood insurance discount program
- Completely voluntary
- 5% premium reduction for every 500 points earned
  - 200 points for 2' freeboard
  - Up to 650 points for CAZ requirement
- Requires a "champion" for application process



# Questions?

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