

Additional Resources

- Map Changes and Flood Insurance (What Property Owners Need to Know):

<http://bit.ly/2C2mEmK>

- FEMA Flood Insurance Rate Map Tutorial:

<http://bit.ly/2Hkrone>

- FEMA Map Information eXchange (FMIX):

Contact a Map Specialist at 1-877-336-2627 or FEMAMapSpecialist@riskmapcds.com

- More Information on Flood Hazard Mapping:

<http://bit.ly/2Ezi5IT>

- Protecting Your Home And Property From Flood Damage:

<http://bit.ly/2szqdgY>

- Talbot County Department of Planning and Zoning Floodplain Management Website:

<http://bit.ly/2o9wR7G>



More Information

To ask questions about flood insurance or to find an insurance agent or additional information about the Coastal Barrier Resource System, call the National Flood Insurance Program Help Center at 1-800-427-4661 or visit www.FloodSmart.gov.

To see if you are eligible for Hazard Mitigation Grants and loans: www.fema.gov/hazard-mitigation-assistance.

To learn how to build safer, stronger and possibly decrease your flood insurance premiums: www.fema.gov/building-science.

Flood mapping information is available on the FEMA Map Service Center website at www.msc.fema.gov along with other helpful information.

Contact **Talbot County Planning and Zoning Department** at www.talbotcountymd.gov for local information about Talbot County Flood Insurance Rate Maps and Floodplain Management Ordinance regulations. Mapping questions may be directed to the Floodplain Management Coordinator at **410-770-8030** and questions relating to floodplain building construction compliance may be directed to the **Talbot County Permits and Inspections Department** at **(410) 770-6840**.



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Talbot County Planning and Zoning Department

What You Need to Know

Flood Map FAQs National Flood Insurance Program (NFIP)



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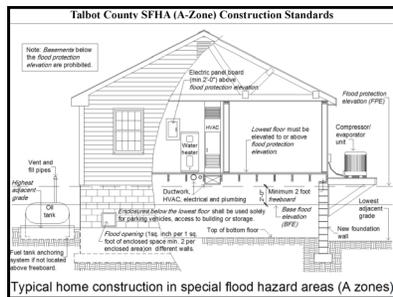
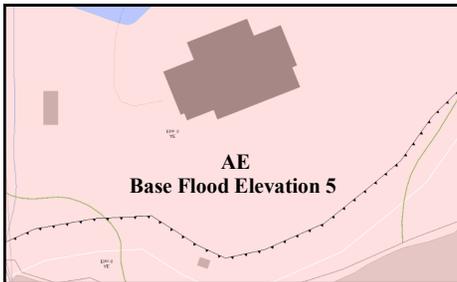
www.talbotcountymd.gov

FLOOD MAP

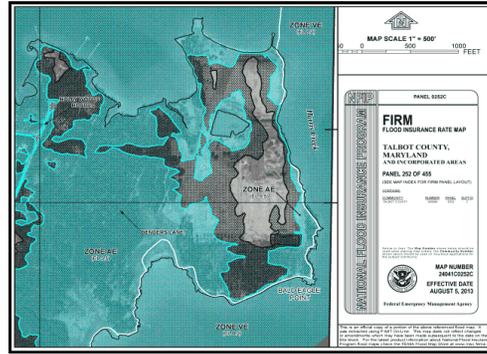
1. What is a Special Flood Hazard Area?

The land area covered by the floodwaters of the base flood is the Special Flood Hazard Area (SFHA) on National Flood Insurance Program (NFIP) maps. These SFHAs include “A” and “V” designated flood zones. The SFHA is the area where the NFIP’s floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies for federally backed or insured mortgages.

New construction and substantial property improvements in an SFHA are regulated by federal, state and local regulations which include flood zone building code and SFHA development restrictions. Floodplain status is subject to change as Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMS) are updated.



FREQUENTLY ASKED



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

On July 20, 2016, updated Flood Insurance Rate Maps went into effect for Talbot County. These maps show all property and structure locations within, or outside of, a flood zone.

Here are three ways to discover your property’s flood hazard risk.

- FEMA Map Service Center Website: <https://msc.fema.gov/portal>
Learn how to use this map service, <http://bit.ly/2Cm8WXN>
- Talbot County Flood Risk Map: <http://bit.ly/2EgevJz>
- Maryland Outreach Flood Risk Application: <http://bit.ly/2EvxinX>

If you need additional help locating your property, contact the **Talbot County Department of Planning and Zoning, Floodplain Management Coordinator** at (410) 770-8030.

QUESTIONS

3. Can I appeal my flood zone designation?

Property owners who don’t believe their lot or building is in an SFHA, an area that would be affected by a base (1-percent-annual-chance) flooding event, can request a Letter of Map Change (LOMC). FEMA uses the map amendment process to determine whether more precise, site-specific information indicates that a lot or structure does not belong in an SFHA.

Use these resources to apply for a LOMC:

- LOMC FAQs : <http://bit.ly/2Ghdjpo>
- Online LOMC Tutorial: <http://bit.ly/2o4prDp>
- Online LOMC Submission Service: <http://bit.ly/2qmccjJ>

