

# Floodplain Management Ordinance and FIRMs

Talbot County Floodplain Management Ordinance and Flood Insurance Rate Maps—Effective August 5, 2013.

In all *special flood hazard areas*, development may not occur where alternative locations exist due to the inherent hazards and risks involved. Before a permit is issued, the applicant shall demonstrate that the new *structures* cannot be located out of the *floodplain* and that encroachments onto the *floodplain* are minimized.

New *structures* and *substantial improvement* of existing *structures* located, in whole or in part, in a *special flood hazard area* shall be designed and constructed to safely withstand *flood* loads reaching the *flood protection elevation*. *Flood damage-resistant materials* shall be used below the elevation of the *lowest floor* required by the Floodplain Management Ordinance. Electrical, mechanical and plumbing fixtures and components shall be at or above the *lowest floor* elevation requirements. New electric panel boards shall be at least two feet above the *flood protection elevation*. The *flood protection elevation* is the *base flood elevation* plus two (2) feet of *freeboard*.

Additional standards apply to *Substantial damage* and *substantial improvements* of structures located in the *special flood hazard area*.

Definitions of terms shown in italics can be found in the Talbot County Floodplain Management Ordinance at [www.talbotcountymd.gov](http://www.talbotcountymd.gov).

Please refer to the most recent version of the Talbot County Floodplain Management Ordinance and Flood Insurance Rate Maps before you build on, fill, alter or grade your property.

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## More Information

To ask questions and get information about flood insurance or to find an insurance agent or to find 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](http://www.FloodSmart.gov)

To see if you are eligible for Hazard Mitigation grants and loans: [www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance)

To learn how to build safer and stronger and possibly decrease your flood insurance premiums: [www.fema.gov/building-science](http://www.fema.gov/building-science)

Flood mapping information is available on the FEMA Map Service Center website at [www.msc.fema.gov](http://www.msc.fema.gov) along with other helpful information.

Contact **Talbot County Planning and Permits Department** [www.talbotcountymd.gov](http://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 Zoning Coordinator and questions relating to floodplain management building construction compliance may be directed to the building inspectors at **410-770-8030**.



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## Talbot County Planning and Permits Department

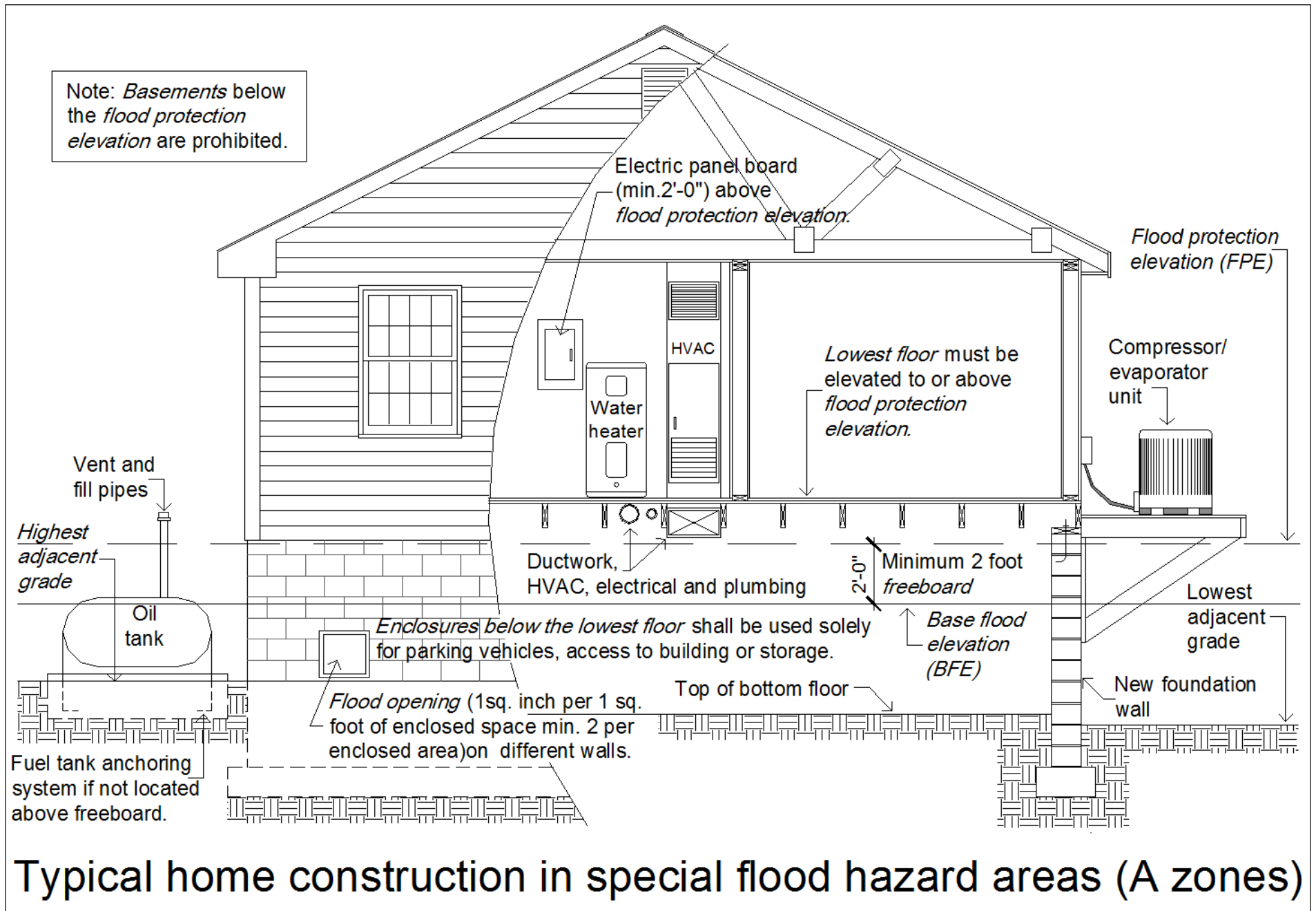
*What You Need to Know*

## Build Responsibly National Flood Insurance Program (NFIP)



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# Talbot County SFHA (A-Zone) Construction Standards



Typical home construction in special flood hazard areas (A zones)