

FAQ's

When will the new FEMA flood maps be approved?

The approval target date for Allegany County's new FEMA flood maps is April 2020.

Why do flood maps change?

The subject maps eventually become outdated. Flood hazards change over time. How water flows and drains can change due to new land use and community development or by natural forces such as changing weather, terrain changes, or wildfires. To better reflect the current flood risk conditions, FEMA uses the latest technology to update and issue new flood maps nationwide to aid communities, property owners, businesses, and other stakeholders in taking steps to address flood risks.

How can I determine which flood zone my property will be located in once the FEMA maps are approved?

Go online to the Maryland DFIRM Outreach Program, <https://mdfloodmaps.net>. Click on Flood Risk Application and type your address in the search box.

Doesn't my homeowner's insurance policy cover flooding?

No. Flood damage is not typically covered by a homeowner's insurance policy.

What is a DFIRM?

A DFIRM is an acronym for Digital Flood Insurance Rate Map.

What is a Special Flood Hazard Area (SFHA)?

Land areas that are at high-risk for flooding are called Special Flood Hazard Areas (SFHAs), or high-risk floodplains. These areas are indicated on Flood Insurance Rate Maps (FIRMs) and require flood insurance.

What is a Non-Special Flood Hazard Area (NSFHA)?

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a moderate- to low-risk flood zone (Zones B, C, D, and X Pre- and Post-FIRM). These areas do not require flood insurance, though it is still an option.

Why does my mortgage lender require me to buy flood insurance?

Under federal law, the purchase of flood insurance is mandatory for all federal or federally-related financial assistance for the acquisition and/or construction of buildings in high-risk flood areas (Special Flood Hazard Areas or SFHAs).

The amount of flood insurance coverage required by the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, is the least of the following:

1. The maximum amount of NFIP coverage available for the particular property type;
2. The outstanding principal balance of the loan; or
3. The insurable value of the structure.

When the new maps become effective, my structure(s) will be removed from the floodplain. Will I still be required to carry flood insurance?

If you have a federally backed mortgage on the property, your financial institution may require you to carry some level of flood insurance if part of your land is still in the floodplain.

It is important to note that structures within a NSFHA may still be at risk. In fact, over 20% of all flood insurance claims come from areas outside of mapped high-risk flood zones. Get the facts before you decide that your property is not at risk.

What is a Base Flood Elevation (BFE), and how do I find the BFE for my property?

The BFE is the computed elevation to which flood waters are anticipated to rise during the base (1-percent-annual-chance) flood event. The BFE is the regulatory requirement for the elevation or flood proofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

My property will be located in a specific flood zone once the new flood maps become effective. Who informs my mortgage/insurance companies?

The property owner is responsible for notifying his/her mortgage/insurance companies of their flood zone designation when the maps are approved. In 2016, Allegany County, in addition to municipalities and incorporated towns notified stakeholders of the specific zone a property located in the floodplain was going to be. Check status at <https://mdfloodmaps.net>.

Where can I learn more about purchasing flood insurance?

Many flood insurance related questions may be answered by visiting the National Flood Insurance Program's website at <https://www.floodsmart.gov/>. You may use the tools under the Insurance Center to determine policy coverage, estimate rates and find an agent in your area.

Flood insurance can be purchased through an insurance agent or an insurer participating in the NFIP. If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at 800-427-4661 for assistance.

Who can I call if I still have questions?

Amy Stonebreaker, Allegany County Planning & Growth, 301-876-9544.
