

		DFIRM Flood Hazard Designation – Approved May 6, 2013; Effective November 6, 2013		
		“A” or “AE” (High flood risk)	Shaded “X” (Moderate flood risk)	“X” (Low flood risk)
PREVIOUS Flood Hazard Designation	“A” or “AE”	<p>The DFIRM does not change the flood status of your home or business structure.</p> <p>Your structure remains in the Special Flood Hazard Area (SFHA – e.g. 100-year flood plain) and the requirement to have flood insurance remains in effect.</p>	<p>The previous FIRM shows your structure in the SFHA; the effective DFIRM does not. Flood insurance is not mandatory under the DFIRM.</p> <p>However, your structure is close to the SFHA and flood insurance, while optional, should be strongly considered</p>	<p>Your structure was shown in the SFHA on the previous FIRM, but is not shown in the SFHA on the effective DFIRM. Flood insurance is not mandatory under the effective DFIRM.</p> <p>Flood insurance is optional, but is available, if desired by the property owner.</p>
	“X”	<p><b>While the previous FIRM did not show your structure in the SFHA, the effective DFIRM does show it in the SFHA and flood insurance may be required by federal regulations.</b></p>	<p>Your structure was not shown in the SFHA on either the previous FIRM or effective DFIRM. Flood insurance is not mandatory.</p> <p>However, your structure is close to the SFHA and flood insurance, while optional, should be strongly considered.</p>	<p>Your structure was not shown in the SFHA on either the previous FIRM or the effective DFIRM. Flood insurance is not mandatory.</p> <p>Flood insurance is optional, but is available, if desired by the property owner</p>

## **Flood Zones**

### **Special Flood Hazard Areas (SFHAs) Subject to Inundation by the 1% Annual Chance Flood**

- **Zone AE** = The flood insurance rate zone that corresponds to the 100-year floodplain that is determined in the Flood Insurance Study by detailed methods. Mandatory flood insurance purchase requirements apply. In most instances, the Base Flood Elevations derived from the detailed hydraulic analyses at selected intervals within this zone (the cross sections) are shown on FEMA's Flood Insurance Rate Maps (FIRMs).
- **Zone A** = The flood insurance rate zone that corresponds to the 100-year floodplain that is determined in the Flood Insurance Study by approximate methods. Mandatory flood insurance purchase requirements apply here, as well. Because detailed hydraulic analyses are not performed for these areas, no Base Flood Elevations or depths are shown within this zone on FEMA's FIRMs.

### **Other Flood Areas**

- **Shaded Zone X** = The areas of 0.2% annual chance flood (the 500-year floodplain); areas of 1% chance of flood with average depths of less than 1 foot; or with drainage areas less than 1 square mile and areas protected by levees from 1% annual chance flood. Mandatory flood insurance purchase requirements do not apply here. County development restrictions apply.
- **Ultimate 100-year Floodplain** = Areas of future conditions 1% annual chance flood. This is based on County zoning and ultimate development hydrology conditions. Mandatory flood insurance purchase requirements do not apply here. County development restrictions apply.
- **30-acre 100-year Floodplain and 30-acre 500-year Floodplain** = The 100-year and 500-year floodplains for drainage areas of 30 acres or greater as defined in Chapter 6 of the Howard County Design Manual, Volume 1. Mandatory flood insurance purchase requirements do not apply here. County development restrictions apply. If overlaps occur with the DFIRM, the FEMA DFIRM applies.

### **Other Areas**

- **Zone X** = Determined to be outside of the 0.2% annual chance (500-year) floodplain. Mandatory flood insurance purchase requirements do not apply here. Contact the Department of Planning and Zoning at 410-313-2350 for clarification on development restrictions.

**For additional information on floodplain boundaries, contact the Stormwater Management Division, 410-313-6444 or [DoIFlood@howardcountymd.gov](mailto:DoIFlood@howardcountymd.gov)**

**For additional information on County development regulations related to the floodplain, contact the Department of Planning and Zoning at 410-313-2350.**

**For additional information on FEMA's mapping, go to FEMA's Map Service Center: <http://msc.fema.gov/>**

**For additional information on flood insurance, contact your home owners insurance agent or the National Flood Insurance Program (NFIP) at 1-888-379-9531 or <http://www.floodsmart.gov>.**

**To download data used in creating the Flood Insurance Study, go to the DFIRM Data Download Tool: [http://mdfloodmaps.com/data\\_download/](http://mdfloodmaps.com/data_download/)**