Federal Emergency Management Agency

Washington, D.C. 20472
OCT 14 1999

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Mr. James N. Robey
Howard County Executive
3430 Courthouse Drive
Ellicott City, Maryland **21043**

IN REPLY REFER TO:

Case Number:	**99-03-173P**
Community Name:	Howard County, Maryland (Unincorporated Areas)
Community Number:	**240044**
Map Panel Numbers:	**240044 0016,0017, 0022,0023,0027,0028, 0029,0033,0034,** and **0039**
Effective Date of this Revision:	OCT 14 1999

102-D

Dear Mr. Robey:

The Flood Insurance Rate Map (FIRM) for the unincorporated areas of Howard County **has** been revised by this Letter of Map Revision (LOMR) to reflect the removal of several Zone **A** areas, based on the drainage area being less than 100 acres. The subject areas are located on the **FIRM** panels listed above. This revision was initiated by [redacted] of Dewberry & Davis, in a letter dated July **29, 1999.**

We received topographic maps, prepared by Dewberry & Davis, corresponding to the aforementioned FIRM panels, showing the delineation and drainage area of **1% (1**00-year) annual chance floodplain (Zone **A)** areas, at a scale of **1"=600',** in support of this revision.

Based on our review of the submitted data, we are issuing this LOMR to reflect the removal of several Zone A areas with drainage areas less than 100 acres. This LOMR revises the unincorporated areas of Howard County, Maryland FIRM number **240044,** panels **0016** B, **0017** B, **0022** B, **0023** B, **0029** B, **0033** B, **0034** B, and **0039 B,** all dated December **4,1986,** and panels **0027** C and **0028** C, dated April **2,1997, as** shown on the enclosed annotated FIRM panels. The areas revised by LOMRs dated January **12,1999** and March **4,1999** are also shown on the enclosed panels. This revision does not involve any floodway changes; therefore, we are not enclosing an annotated Flood Boundary and Floodway Map.

This revision is effective as of the date of this letter. Any requests to review or alter this determination should be made within 30 days and must be based on scientific or technical data.

Your county must approve all proposed floodplain development and ensure that permits required by Federal and State law have been obtained. State or county officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction or may limit development in floodplain areas. If the State of Maryland or Howard County has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum National Flood Insurance Program (NFIP) requirements.

We will not republish the Flood Insurance Study (FIS) for Howard County to reflect this determination. We are preparing a Physical Map Revision for selected panels, including panel

0029. We will incorporate the information on panel **0029** of this LOMR into the preliminary version of the FIRM. We will incorporate the remainder of this determination when we next republish FIRM panels **0016,0017,0022,0023,0027,0028,0033,0034,** and **0039.**

We will not print and distribute this LOMR to primary users, such as local insurance agents or mortgage lenders; instead, the county will serve as a repository for the new data. We encourage you to disseminate the information in this LOMR by preparing a news release for publication in your county's newspaper that describes the revision and explains how your community will provide the data and help interpret the NFIP maps. In that way, interested persons, such as property owners, insurance agents, and mortgage lenders, can benefit from the information.

We have enclosed an updated version of a document titled "List of Current Flood Insurance Study Data," which now includes this letter, to help your county maintain all information for floodplain management and flood insurance. If any of the items in that document are not filed in your county's map repository, please contact the FEMA Map Assistance Center at the number listed below for information on how to obtain those items.

Use the map panels listed above and revised by this letter for all flood insurance policies and renewals issued in your county.

We have made this determination pursuant to Section **206** of the Flood Disaster Protection Act of **1973** (P.L. **93-234)** and in accordance with the National Flood Insurance Act of **1968, as** amended (Title XIII of the Housing and Urban Development Act of **1968,** P.L. **90-448), 42** U.S.C. **4001-4128,** and **44** CFR Part **65.** Pursuant to Section **1361** of the National Flood Insurance Act of **1968, as** amended, communities participating in the NFIP are required to adopt and enforce floodplain management regulations that meet or exceed NFIP criteria. These criteria, including adoption of the FIS, FIRM, FBFM, and the modifications made by this LOMR, are the minimum requirements for continued NFIP participation and do not supersede more stringent State or local requirements to which the regulations apply.

If you have any questions, please do not hesitate to contact the Director, Mitigation Division of the Federal Emergency Management Agency in Philadelphia, Pennsylvania, at **(215) 931-5512,** or the FEMA Map Assistance Center toll free at 1-877-FEMA MAP **(336-2627).**

Sincerely,

John F. Magnotti III
Project Engineer
Hazards Study Branch
Mitigation Directorate

For: Matthew B. Miller, P.E., Chief
Hazards Study Branch
Mitigation Directorate

Enclosures

cc: Mr. Thomas Wilkins, P.E., Howard County Transportation and Watershed Management Division
[redacted]
State Coordinator

LIST OF CURRENT FLOOD INSURANCE STUDY DATA

This list is provided to document all information currently effective for your community for insurance and floodplain management.

Date: OCT 14 1999

This list replaces previous list dated: November 5, 1998

Community: Howard County, Maryland (Unincorporated Areas)

Community Number: 240044

Page Number: 1 of 2

CURRENT EFFECTIVE FLOOD INSURANCE STUDY DATE: December 4, 1986

FLOOD INSURANCE RATE *MAP*

Index Date: **April** 2, 1997

Panel Numbers	Effective Date
0001 B, 0002 B, 0003 B, 0004 B, *0005* B, 0006 B, 0008 B, 0010 B, 0011 B, 0012 B, 0013 B, 0014 B, 0015 B, 0016 B, 0017 B, 0018 B, 0019 B, 0020 B, 0021 B, 0022 B, 0023 B, 0024 B, 0025 B, 0026 B, 0029 B, 0030 B, 0031 B, 0032 B, 0033 B, 0034 B, 0035 B, 0036 B, 0037 B, 0038 B, 0039 B, 0040 B, 0041 B, 0042 B, 0043 B, 0044 B, and 0045 B	December 4, 1986
0027 C and 0028 C	**April** 2,1997

FLOOD BOUNDARY AND FLOODWAY MAP

Index Date: December 4, 1986

Panel Numbers	Effective Date
0035 B, 0040 B, and 0044 B	December 4, 1986

LETTERS OF MAP REVISION

Panel Numbers	Effective Date
0027 C	November 5,1998
0022 B, 0023 B, 0028 C, 0029 B, 0033 B, and 0034 B	January 12,1999

Panel Numbers	Effective Date
0028 C	March 4,1999
0016 B, 0017 B, 0022 B, 0023 B, 0027 C, 0028 C, 0029 B, 0033 B, 0034 B, and 0039 B	OCT 14 1999

LETTERS OF MAP AMENDMENT AND MAP REVISION BASED ON FILL

Panel Numbers	Effective Date
0034 B	August 31,1999
0023 B	July 8, 1998
0023 B	July 2, 1998
0027 C	May 7, 1998
0023 B	January 21,1998
0028 C	January 14,1998
0035 B	June 11,1996
0005 B and 0010 B	September 1, 1995
0023 B	August 6,1990
0027 C	October 28, 1998

BEST AVAILABLE DATA LETTERS

None

REVISED TO REFLECT LOMR DATED OCT 14 1999

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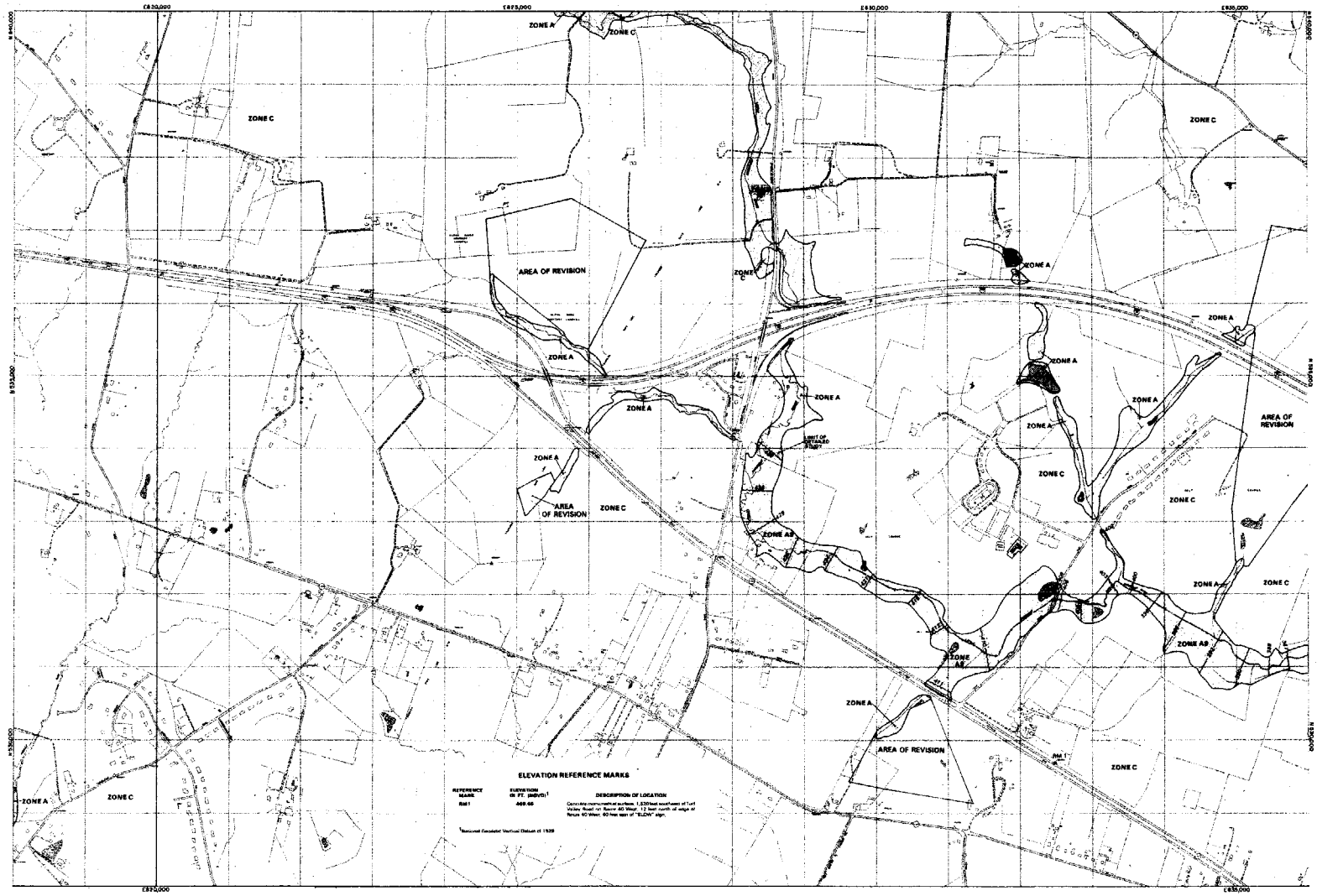

KEY TO MAP

ZONE B

ZONE D

UNDEVELOPED COASTAL BARRIERS

*EXPLANATION OF ZONE DESIGNATIONS

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood haz[illegible]
AO	Areas of 100-year shallow flooding where depths are [illegible]
AH	Areas of 100-year shallow flooding where depths are [illegible]
A1-A30	Areas of 100-year flood; base flood elevations and flood haz[illegible]
A99	Areas of 100-year flood to be protected by flood protec[illegible]
B	Areas between limits of the 100-year flood and 500-year flood; or [illegible]
C	Areas of minimal flooding.
D	Areas of undetermined, but possible, flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action) [illegible]
V1-V30	Areas of 100-year coastal flood with velocity (wave action) [illegible]

NOTES TO USER

INITIAL IDENTIFICATION: MARCH 15, 1977

FLOOD HAZARD BOUNDARY MAP REVISION: NONE

FLOOD INSURANCE RATE MAP EFFECTIVE: MARCH 15, 1977

FLOOD INSURANCE RATE MAP REVISED:

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PROG

FIRM
FLOOD INSURANCE RATE M

HOWARD COUNTY, MARYLAND

PANEL 16 OF 45
(SEE MAP INDEX FOR PANELS NOT PRINT

COMMUNITY-PANEL NUMB
240044 0011

MAP REVISI
DECEMBER 4, 19

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Federal Emergency Management Ag

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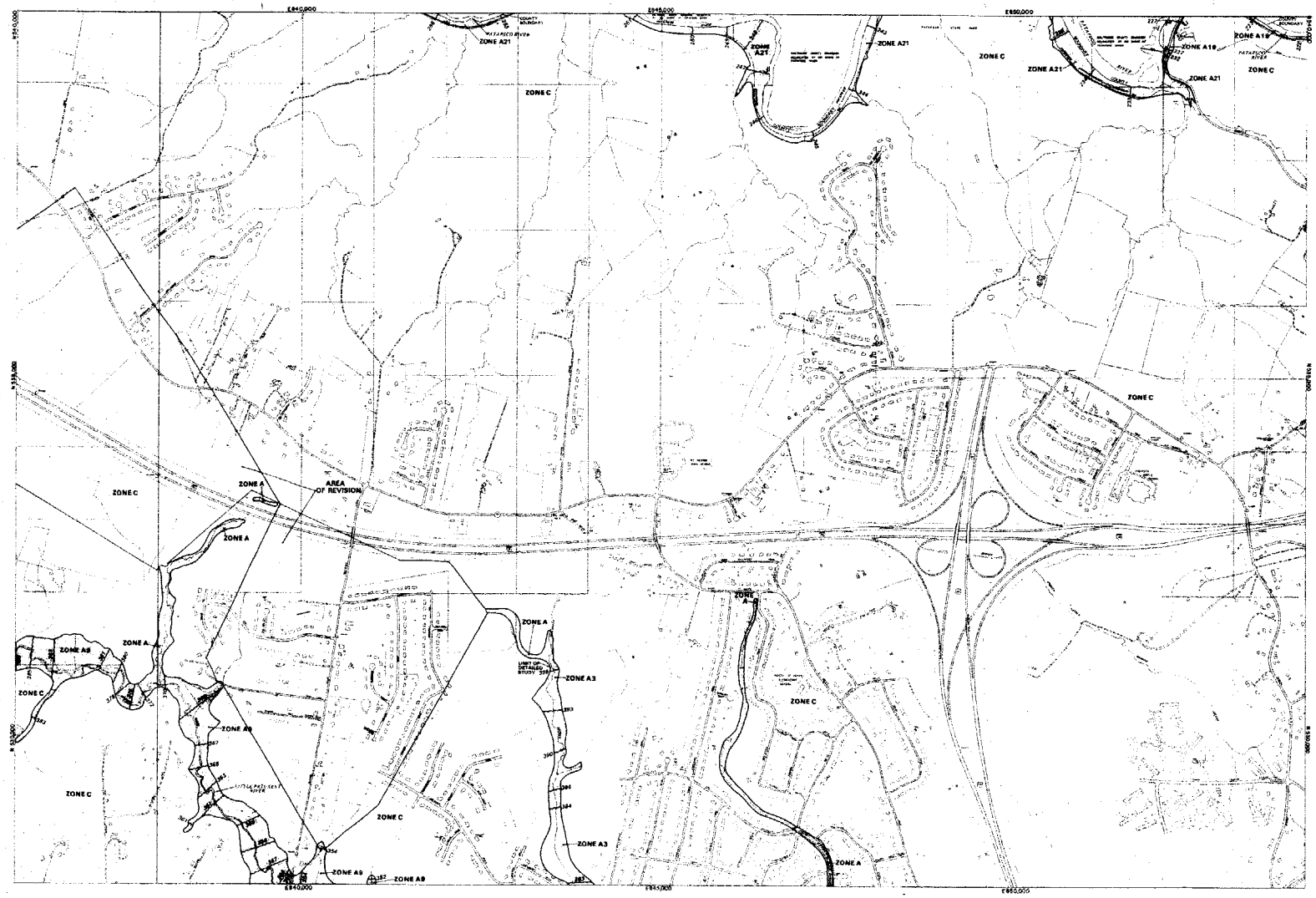


KEY TO MAP

*EXPLANATION OF ZONE DESIGNATIONS

UNNUMBERED COASTAL BARRIERS

NOTES TO USER

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

HOWARD COUNTY, MARYLAND

PANEL 17 OF 45

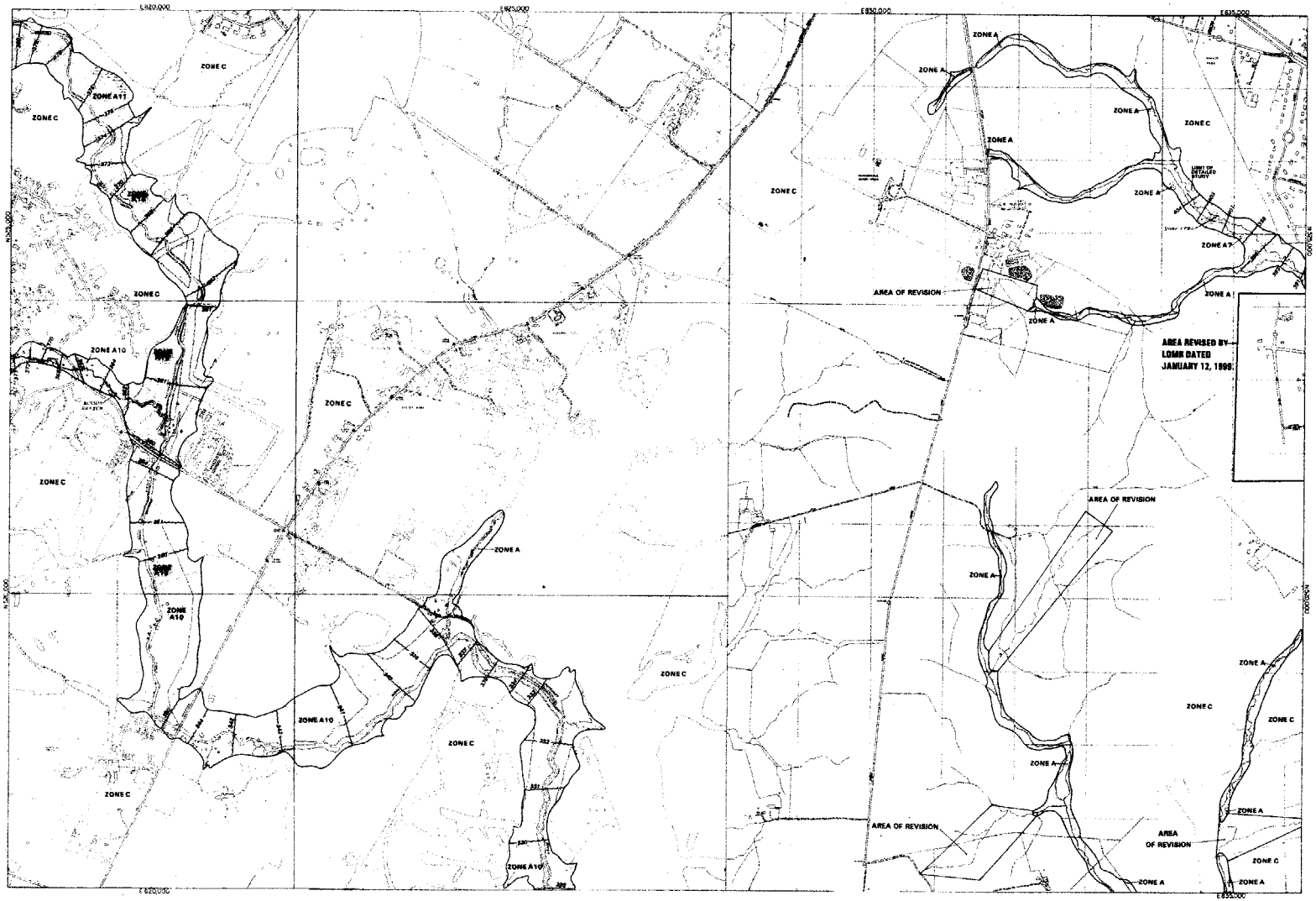
COMMUNITY-PANEL NUMBER 240044 0017

MAP REVISED DECEMBER 4, 1

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Agency

REVISED TO REFLECT LOMR DATED OCT 14 1999



KEY TO MAP

UNDEVELOPED COASTAL BARRIERS

*EXPLANATION OF ZONE DESIGNATIONS

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood hazard factors not determined.
AO	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; flood hazard factors are shown, but no flood hazard factors are determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazard factors determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B	Areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths less than one (1) foot or where the contributing drainage area is less than one square mile; or areas protected by levees from the base flood. (Medium shading)
C	Areas of minimal flooding. (No shading)
D	Areas of undetermined but possible flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1-V30	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

NOTE TO USER

INITIAL IDENTIFICATION:
MARCH 15, 1977

FLOOD HAZARD BOUNDARY MAP REVISION:
NONE

FLOOD INSURANCE RATE MAP EFFECTIVE:
MARCH 15, 1977

FLOOD INSURANCE RATE MAP REVISIONS:

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

HOWARD COUNTY, MARYLAND

PANEL 22 OF 45
(SEE MAP INDEX FOR PANELS NOT PRINTED)

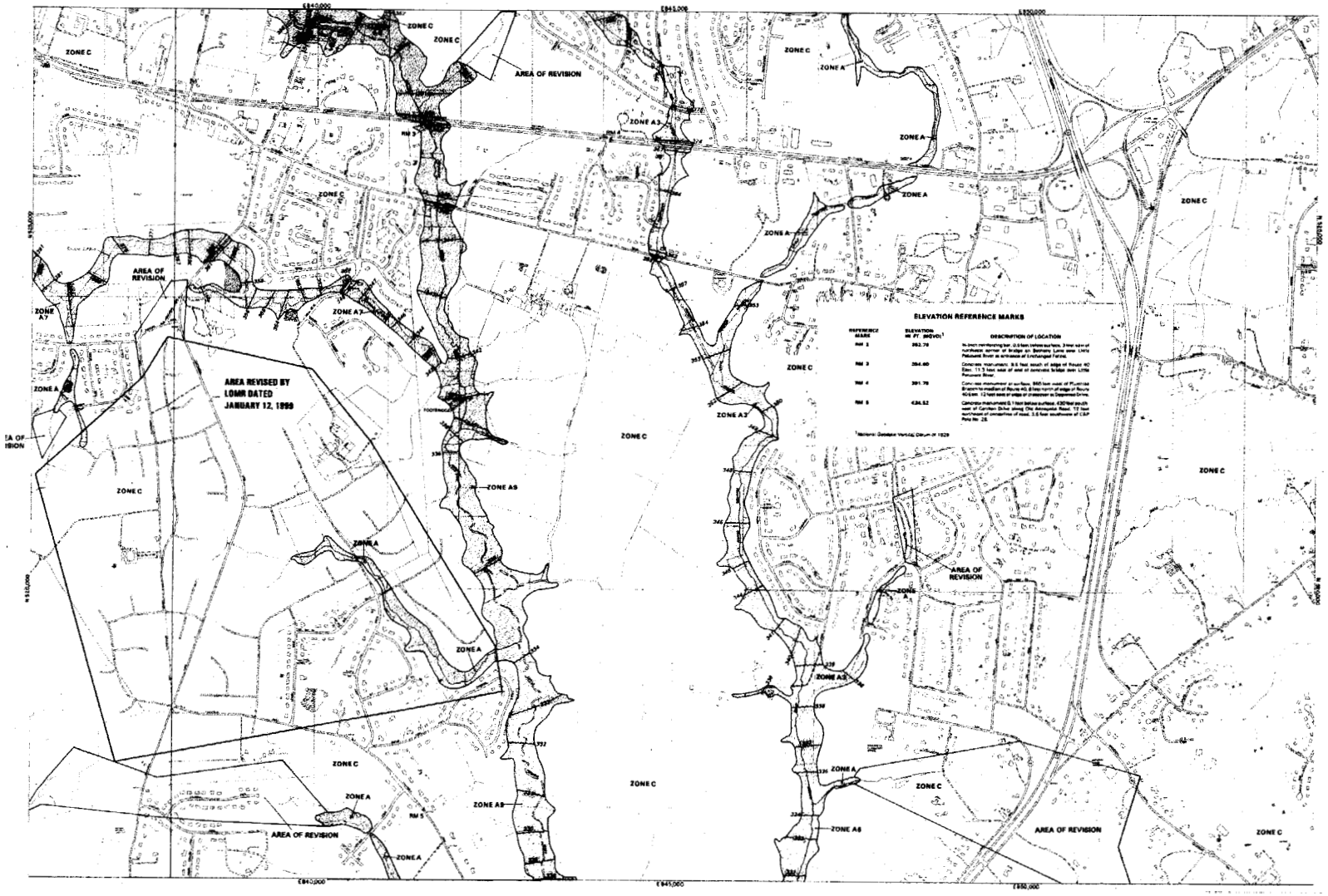
COMMUNITY-PANEL NUMBER
240044 0022 B

MAP REVISED
DECEMBER 4, 1980

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Agency

REVISED TO REFLECT LOMR DATED OCT 14 1999



KEY TO MAP

UNDEVELOPED COASTAL BARRIERS

*EXPLANATION OF ZONE DESIGNATIONS

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood hazard factors not determined.
AO	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; base flood elevations and flood hazard factors not determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazard factors determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B	Areas between limits of the 100-year flood and 500-year flood; or certain areas subject to a 100-year flooding with average depths of less than one (1) foot or where the contributing drainage area is less than one (1) square mile; or areas protected by levees from the base flood. (Medium shading)
C	Areas of minimal flooding. (No shading)
D	Areas of undetermined, but possible, flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1-V30	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

NOTES TO USER

INITIAL IDENTIFICATION: MARCH 15, 1977

FLOOD HAZARD BOUNDARY MAP REVISED: NONE

FLOOD INSURANCE RATE MAP EFFECTIVE: MARCH 15, 1977

FLOOD INSURANCE RATE MAP REVISED:

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PROGR

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HOWARD COUNTY, MARYLAND

PANEL 23 OF 45
SEE MAP INDEX FOR PANELS NOT PRINTED

COMMUNITY-PANEL NUMBE
240044 0023

MAP REVISED
DECEMBER 4, 199

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Agen

REVISED TO REFLECT LOMR DATED OCT 14 1999

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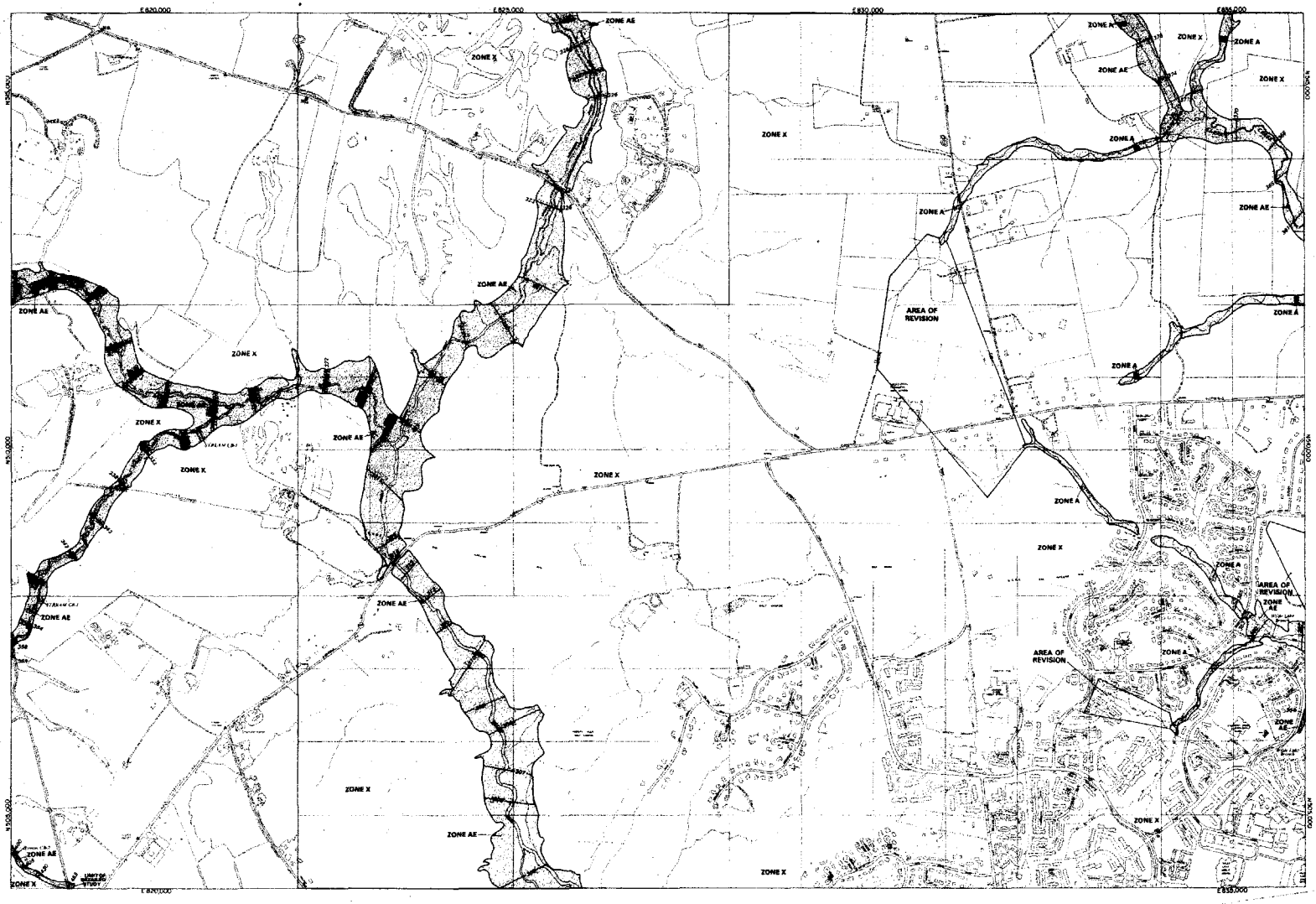

LEGEND

SPECIAL FLOOD HAZARD AREAS INUNDATED BY 100-YEAR FLOOD

ZONE A — No Base Flood Elevations determined.

ZONE AE — Base Flood Elevations determined.

ZONE AH — Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.

ZONE AO — Flood depths of 1 to 3 feet (usually along flow paths); Base Flood Elevations determined.

ZONE AR — To be provided when Minimum Fixed by Federal Flood Protection System under construction; no Base Flood Elevations determined.

ZONE V — Coastal flood with velocity hazard (wave action); no Base Flood Elevations determined.

ZONE VE — Coastal flood with velocity hazard (wave action); Base Flood Elevations determined.

FLOODWAY AREAS IN ZONE AE

OTHER FLOOD AREAS

ZONE X — Areas of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 100-year flood.

OTHER AREAS

ZONE X — Areas determined to be outside the 500-year flood plain.

ZONE D — Areas in which flood hazards are undetermined.

(UNDEVELOPED COASTAL BARRIERS)

Coastal barrier areas (or boundary system) within or adjacent to special flood hazard areas.

Floodway Boundary

Zone D Boundary

Boundary separating Special Flood Hazard areas, other flood areas, floodway areas, or jurisdictional areas; Field 2 Map: Flood Insurance Rate Map Special Flood Hazard Zones

513 — Base Flood Elevation Line; Elevation in feet*

(B) — (B) Cross Section Line

EL 987 — Base Flood Elevation in new subject or unnamed streams

RM 7x — Benchmark Reference Mark

M1.5 — River Mile

*National Geodetic Vertical Datum of 1929

NOTES

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size, or all planimetric features outside Special Flood Hazard Areas. The boundaries on this map should be interpreted to establish contract flood requirements, never as one of the maps for purposes purchase or lease under program.

Coastal Base Flood elevations apply only landward of 0.0 feet (NG) and include the effects of wave action. Base elevations may also differ significantly from those developed by the National Weather Service for hurricane evacuation planning.

Areas of Special Flood Hazard (100-year flood) include Zones A, AE, AH, AO, AR, V and VE.

Certain areas may be Special Flood Hazard Areas that are protected by flood control structures.

Descriptions of the boundary were computed or more recent and independent topographic information than that shown on the previous map. Differences in the boundary may result from improved topographic data, or from changes in the flood hazard since the previous map was prepared.

Roadway widths in some areas are not to scale to show to scale. Roadway widths are provided in the Flood Insurance Study Report.

For definition of base zones see accompanying explanation page.

MAP REPOSITORY

Howard County Development Engineering Division, 3430 Courthouse Drive, Ellicott City, Maryland 21043 (Contact Jim Sheppard, 410-313-1880, for information and map for reproduction.)

FLOOD HAZARD INFORMATION REVISIONS

None

FLOOD INSURANCE GUIDELINE PROTECTIVE

FLOOD INSURANCE GUIDELINE RESPONSE

December 1, 1986 or prior: base flood elevations, or and base flood elevations, but no base flood boundaries or both, or change special flood hazard areas, or change zone designations, one or all zones are now revised.

April 2, 1997: to reflect special flood hazard areas to confirm new formal and to reflect updated topographic information.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program (800-638-6620).

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

HOWARD COUNTY, MARYLAND
(UNINCORPORATED AREAS)

PANEL 27 OF 45

(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY-PANEL NUMBER
240044 0027 C

MAP REVISED:
APRIL 2, 1997

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Agency

REVISED TO REFLECT LOMR DATED OCT 14 1999

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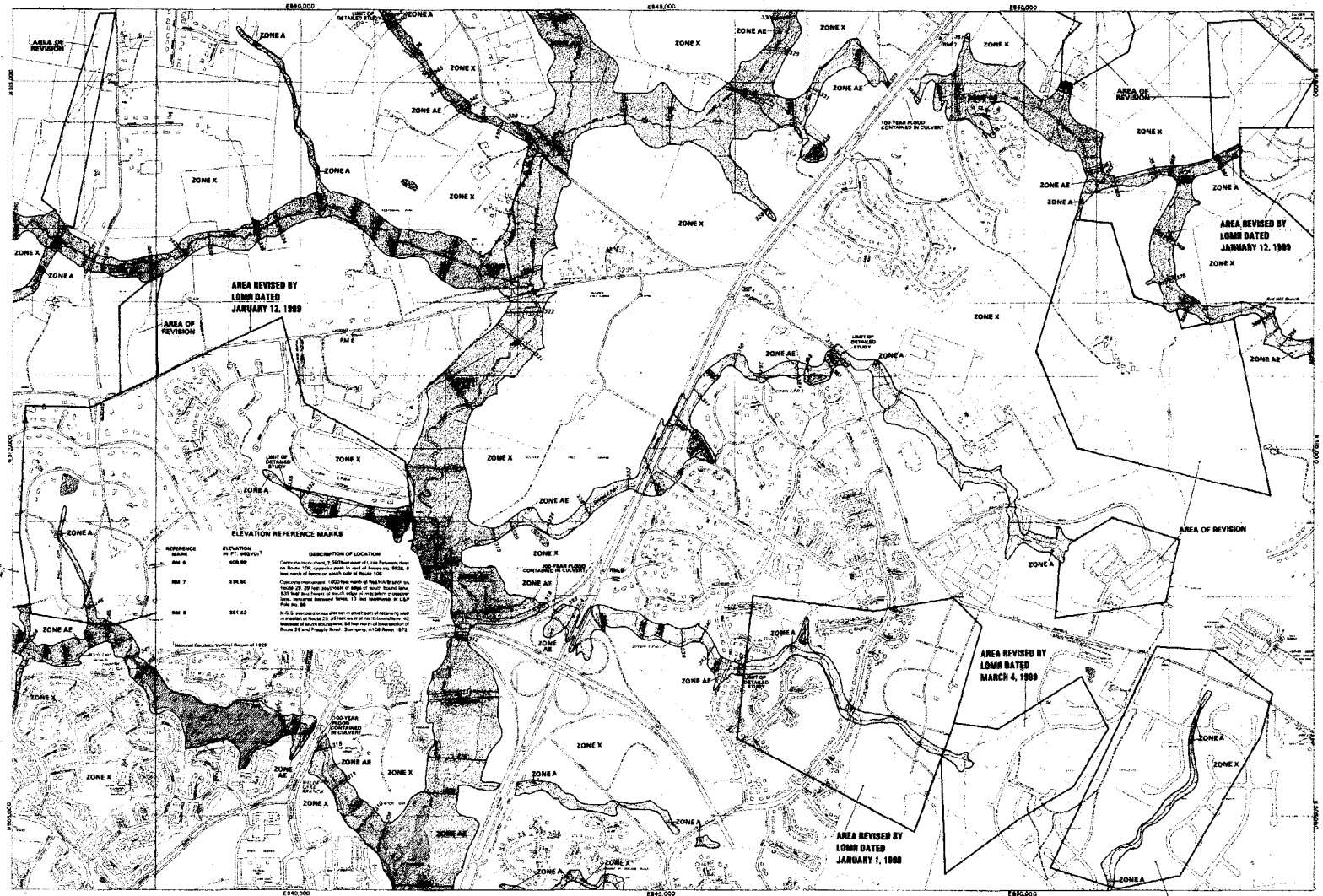


LEGEND

SPECIAL FLOOD HAZARD AREAS (SFHA) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

ZONE A No base flood elevations determined.

ZONE AE Base flood elevations determined.

ZONE AH Flood depths of 1 to 3 feet (usually ponding); base flood elevations determined.

ZONE AO Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.

ZONE AR To be protected from 100-year flood if levee or other flood protection system under construction; no base flood elevations determined.

ZONE V Coastal flood with velocity hazard (wave action); no base flood elevations determined.

ZONE VE Coastal flood with velocity hazard (wave action); base flood elevations determined.

FLOODWAY AREAS IN ZONE AE

OTHER FLOOD AREAS

ZONE X Areas of 0.2% annual chance flood; areas of 1% annual chance 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.

OTHER AREAS

ZONE X Areas determined to be outside the 0.2% annual chance floodplain.

ZONE D Areas in which flood hazards are undefined.

UNDEVELOPED COASTAL BARRIERS

Coastal barrier area, no flood insurance available in affected areas.

Floodplain Boundary

Floodway Boundary

Zone D Boundary

Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.

513 Base Flood Elevation Line; elevation in feet*

(EL 987) Base Flood Elevation in feet where uniform within zone; elevation in feet*

RM 7 × Benchmark Reference mark

• M1.5 River mile

*National Geodetic Vertical Datum of 1929

NOTES

This map is for use in administering the National Flood Insurance Program; it does not necessarily identify all areas subject to flooding, particularly from flooding caused by one or more of the other sources, and/or contain special flood hazard area. Communities participating in the National Flood Insurance Program have ordinances that regulate certain development in addition to those of this map for properties located in special flood hazard areas.

Coastal Base Elevations shown apply only landward of MHW and are based on FEMA's 1984 wave analysis. Wave elevations may vary from those developed by the National Weather Service for hurricane evacuation plans.

Flood elevations on Special Flood Hazard Areas may be expressed as a range of elevations.

Information on the floodway width computed at cross sections and profiles of floodway boundaries are based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths may vary within a single cross section to provide equal conservation of flood capacity.

Floodway widths in some areas are too narrow to show on this map. Flood widths are included in the Flood Insurance Study report.

For adjoining map panels see separately printed index.

MAP INFORMATION

Howard County, Department Engineering Division, 3430 Courtney Dr. Ellicott City, MD 21043 Maps available for inspection or purchase at the same address.

INITIAL IDENTIFICATION
MARCH 15, 1977

FLOOD HAZARD BOUNDARY MAP REVISIONS
NONE

FLOOD INSURANCE RATE MAP EFFECTIVE
MARCH 15, 1977

FLOOD INSURANCE RATE MAP REVISED:

December 4, 1986 to change base flood elevations, or add base elevations, or delete base flood elevations, or change special flood hazard areas, or change zone designations, and in all cases add flood hazard data. April 2, 1987 to change special flood hazard areas to reflect levee and to reflect updated cross-section information.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 800-638-6620.

APPROXIMATE SCALE
1/2 0 1000 2000 FEET

NATIONAL FLOOD INSURANCE PROGRAM

FIRM

FLOOD INSURANCE RATE MAP

HOWARD COUNTY, MARYLAND (UNINCORPORATED AREAS)

PANEL 28 OF 45

SEE MAP INDEX FOR PANELS NOT PRINTED

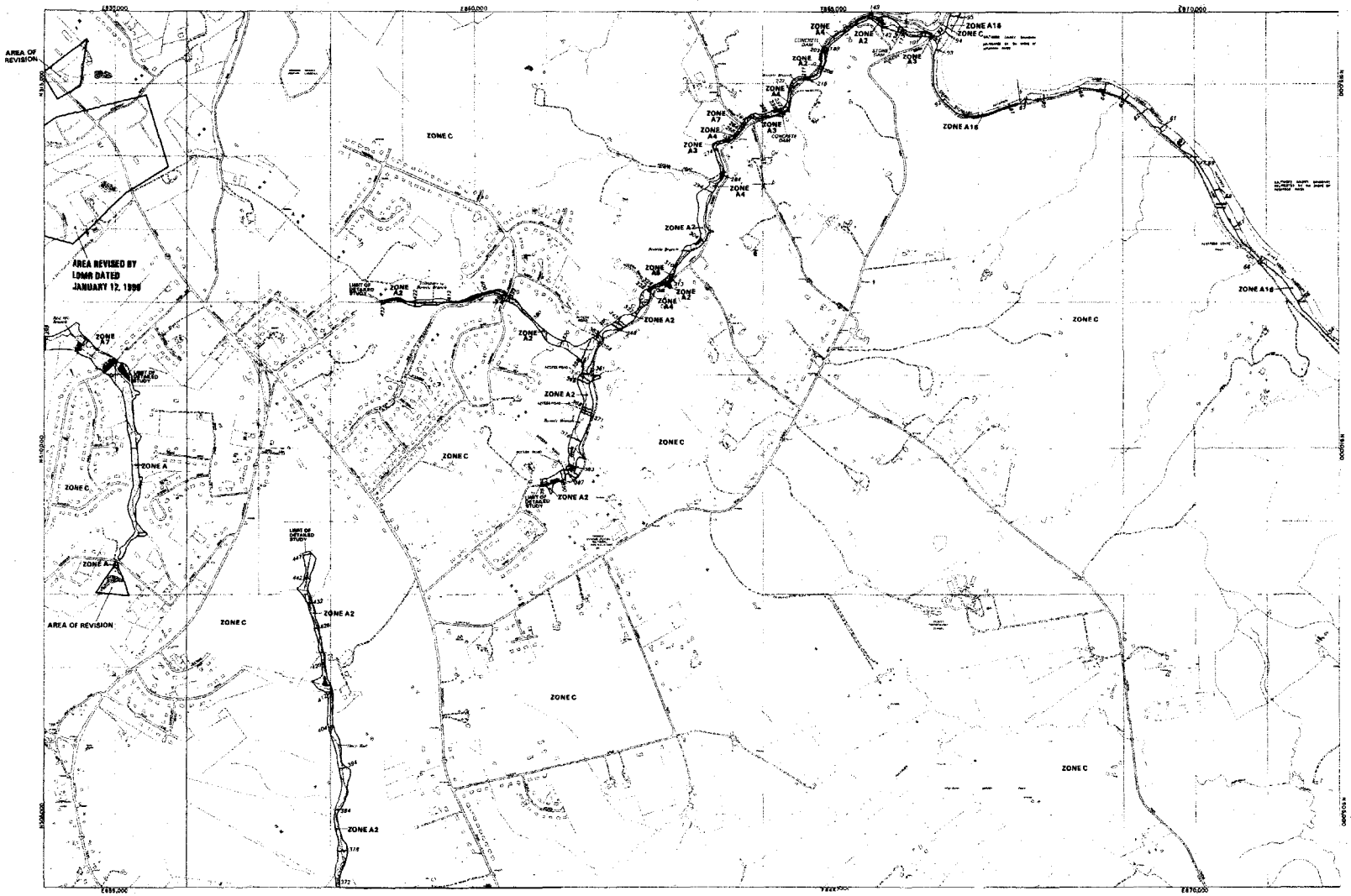
COMMUNITY-PANEL NUMBER
240044 0028

MAP REVISED
APRIL 2, 1987

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Agency

REVISED TO REFLECT LOMR DATED OCT 14 1999



KEY TO MAP

UNDEVELOPED COASTAL BARRIERS

*EXPLANATION OF ZONE DESIGNATION

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood hazards not determined.
AO	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average ponding depths are shown, but no flood hazard factors are determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazards determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazards not determined.
B	Areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths of less than 1 foot or where the contributing drainage area is less than one square mile; or areas protected by levees from the base flood. (Medium Shading)
C	Areas of minimal flooding. (No shading)
D	Areas of undetermined but possible flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazards not determined.
V1-V30	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazards not determined.

NOTES TO USER

INITIAL IDENTIFICATION: MARCH 15, 1977

FLOOD HAZARD BOUNDARY MAP REVISION:

FLOOD INSURANCE RATE MAP EFFECTIVE: MARCH 15, 1977

FLOOD INSURANCE RATE MAP REVISION:

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PR

FIRM

FLOOD INSURANCE RATE

HOWARD COUNTY, MARYLAND

PANEL 29 OF 45

(SEE MAP INDEX FOR PANELS NOT PRINT

COMMUNITY-PANEL NUM

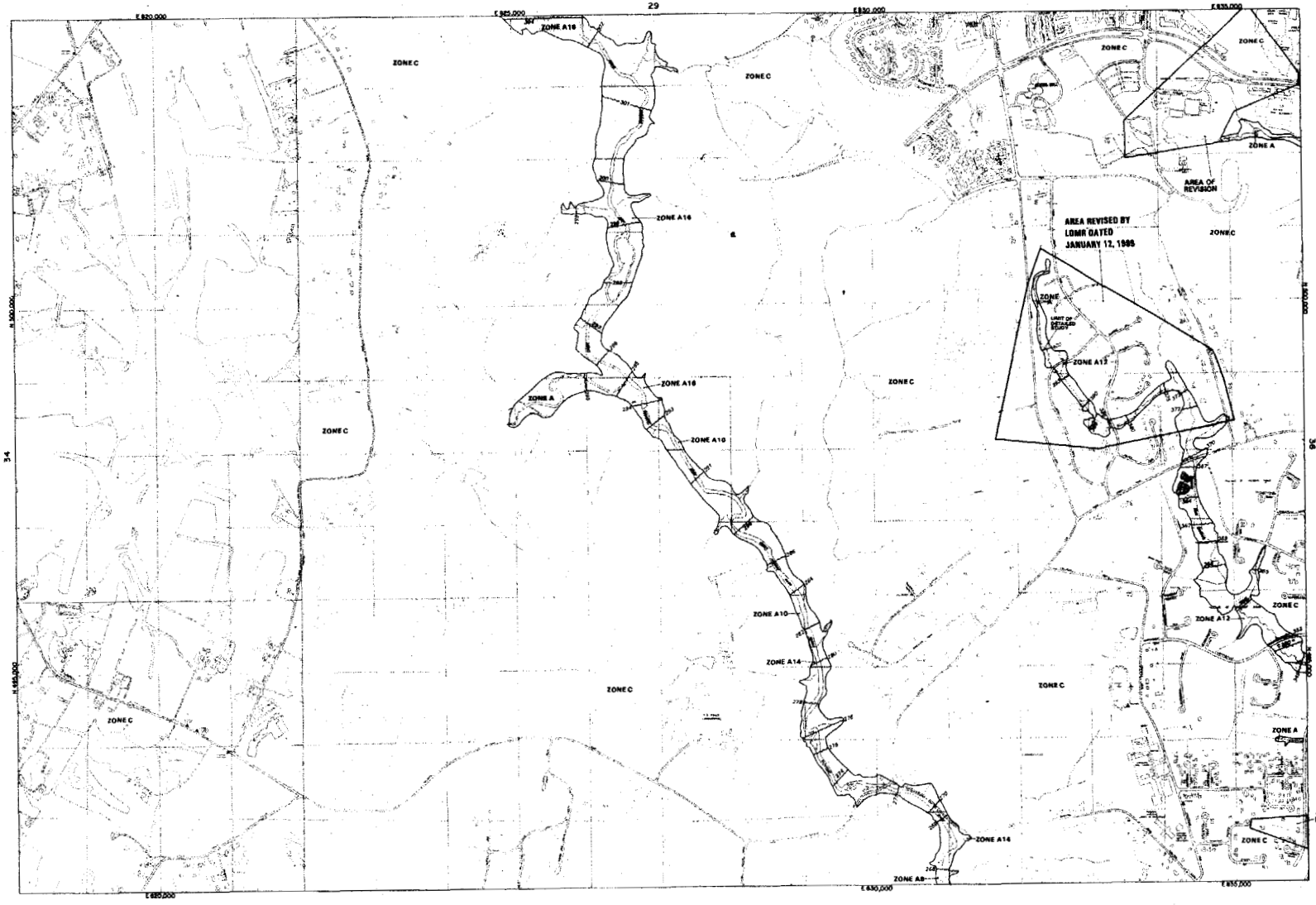
MAP REVI

DECEMBER 4,

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management A

REVISED TO REFLECT LOMR DATED OCT 14 1999



KEY TO MAP

ZONE B

ZONE B

UNDEVELOPED COASTAL BARRIERS

*EXPLANATION OF ZONE DESIGNATIONS

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood hazard factors not determined.
AO	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; base flood elevations are shown, but flood hazard factors are determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazard factors determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B	Areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths of less than one (1) foot or where the contributing drainage area is less than one (1) square mile; or areas protected by levees from the 100-year flood (medium shading).
C	Areas of minimal flooding (no shading).
D	Areas of undetermined but possible flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1-V30	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

NOTE TO USER

ANNUAL COMMUNICATION: MARCH 16, 1977

FLOOD HAZARD BOUNDARY MAP REVISION: NONE

FLOOD INSURANCE RATE MAP EFFECTIVE: MARCH 16, 1977

FLOOD INSURANCE RATE MAP REVISIONS:

NATIONAL FLOOD INSURANCE PROG

FIRM
FLOOD INSURANCE RATE MA

HOWARD COUNTY, MARYLAND

PANEL 33 OF 45

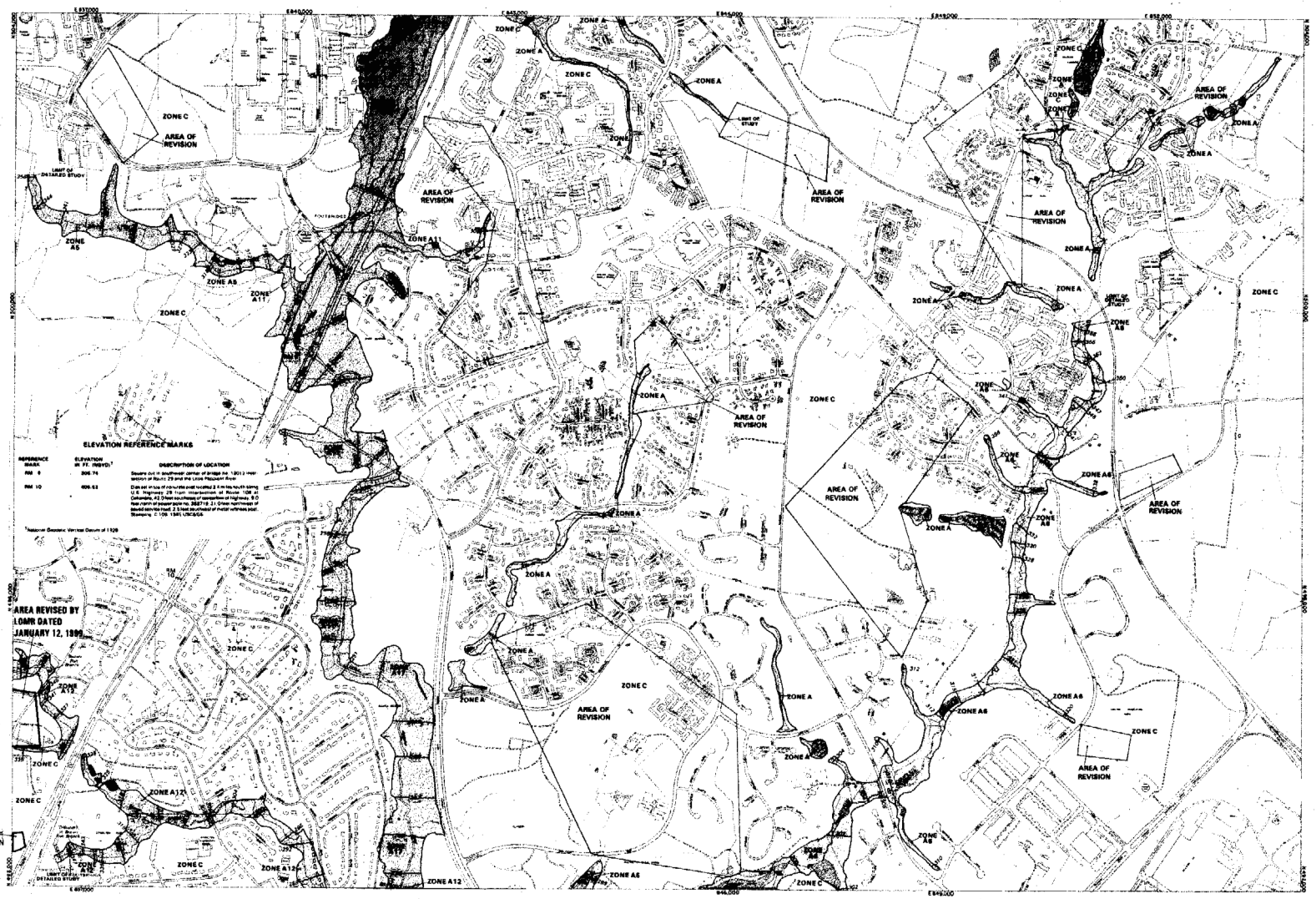
COMMUNITY-PANEL NUMBE
240044 0033

MAP REVISE
DECEMBER 4, 19

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Age

REVISED TO
REFLECT LOMR
DATED OCT 14 1999



"EXPLANATION OF ZONE DESIGNATION

NOTES TO USER

NATIONAL FLOOD INSURANCE PR

FIRM
FLOOD INSURANCE RATE

HOWARD COUNTY, MARYLAND

PANEL 34 OF 45

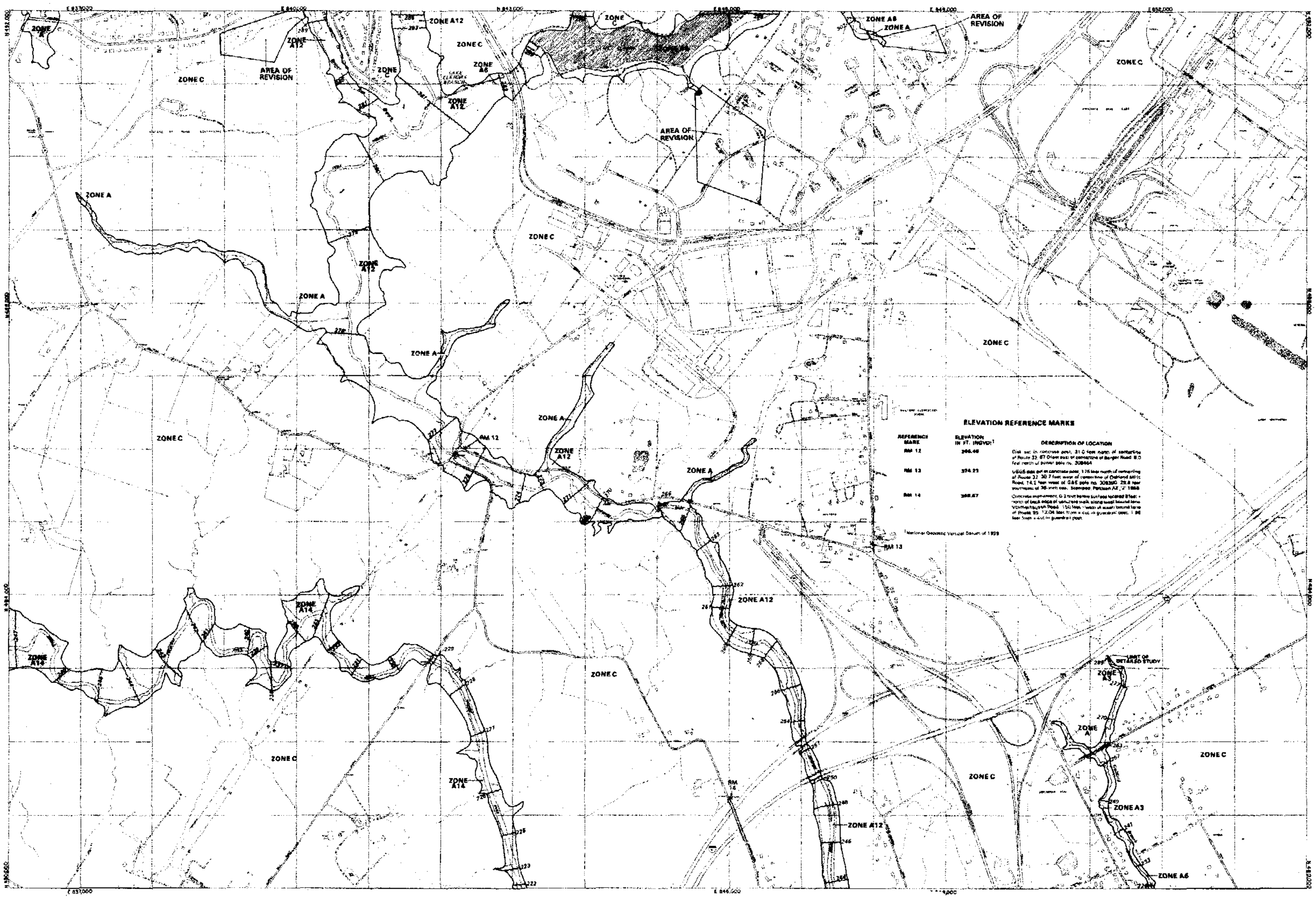
COMMUNITY-PANEL NUM
240044 00

MAP REVI
DECEMBER 4,

REVISED TO REFLECT
LOMR DATED:

Federal Emergency Management A

REVISED TO REFLECT LOMR DATED OCT 14 1999



KEY TO MAP

UNDEVELOPED COASTAL BARRIERS

EXPLANATION OF ZONE DESIGNATIONS

NOTES TO USER

INITIAL IDENTIFICATION: MARCH 15, 1977

FLOOD HAZARD BOUNDARY MAP REVISIONS: NONE

FLOOD INSURANCE RATE MAP EFFECTIVE: MARCH 15, 1977

FLOOD INSURANCE RATE MAP REVISIONS:

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

HOWARD COUNTY, MARYLAND

PANEL 38 OF 45
(SEE MAP INDEX FOR PANELS NOT PRINTED)

COMMUNITY-PANEL NUMBER
240044 0038 E

MAP REVISED:
DECEMBER 4, 1986

REVISED TO REFLECT LOMR DATED:

Federal Emergency Management Agency