



# FEMA

U.S. Department of Homeland Security  
Region III  
One Independence Mall, Sixth Floor  
615 Chestnut Street  
Philadelphia, PA 19106-4404

January 7, 2004

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:** 03-03-241P  
**Community Name:** Howard County, Maryland  
**Community Number:** 240044  
**Effective Date of  
this Revision:** April 22, 2004

Dear Mr. Robey:

The Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) for your community have been revised by this Letter of Map Revision (LOMR). Please use the enclosed annotated map panel(s) revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals issued in your community.

Additional documents are enclosed which provide information regarding this LOMR. Please see the List of Enclosures below to determine which documents are included. Other attachments specific to this request may be included as referenced in the Determination Document. If you have any questions regarding floodplain management regulations for your community or the National Flood Insurance Program (NFIP) in general, please contact the Consultation Coordination Officer (CCO) for your community. If you have any technical questions regarding this LOMR, please contact Jon Janowicz, Federal Insurance and Mitigation Division at (215) 931-5524, or the Federal Emergency Management Agency (FEMA) Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP). Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip>.

Sincerely,

Eugene K. Gruber, P.E., Director  
Federal Insurance and Mitigation Division

**List of Enclosures:**

- Letter of Map Revision Determination Document
- Annotated Flood Insurance Study Report
- Annotated Flood Insurance Rate Map
- List of Current Flood Insurance Study Data

cc: Ms. Marsha McLaughlin, Howard County Director of Planning and Zoning  
Mr. Thomas J. Wilkins, P.E., Howard County Department of Public Works



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## LETTER OF MAP REVISION DETERMINATION DOCUMENT

COMMUNITY AND REVISION INFORMATION		PROJECT DESCRIPTION	BASIS OF REQUEST
COMMUNITY	Howard County, Maryland	NO PROJECT	HYDROLOGIC ANALYSIS HYDRAULIC ANALYSIS NEW TOPOGRAPHIC DATA
	COMMUNITY NO.: 240044		
IDENTIFIER	Updated Hydrologic & Hydraulic Analyses	APPROXIMATE LATITUDE & LONGITUDE: 39.148, -76.786 SOURCE: PRECISION MAPPING STREETS 6.0 DATUM: NAD 83	

FLOODING SOURCE(S) & REVISED REACH(ES)

STREAM DR-5 – from the county boundary to a point approximately 1,080 feet upstream of Montevideo Road

### SUMMARY OF REVISIONS

Effective Flooding:	Zone A3	Zone A1	BFEs*
Revised Flooding:	Zone A3	Zone A1	BFEs*
Increases:	YES	YES	NONE
Decreases:	YES	YES	YES

\* BFEs – Base Flood Elevations

ANNOTATED MAPPING ENCLOSURES	ANNOTATED FLOOD INSURANCE STUDY (FIS) ENCLOSURES
TYPE: FIRM* NO: 2400440040B Date: December 4, 1986	DATE OF EFFECTIVE FIS REPORT: December 4, 1986 SUMMARY OF DISCHARGES TABLE PROFILE: 30P

\* FIRM - Flood Insurance Rate Map; \*\* FBFM - Flood Boundary and Floodway Map; \*\*\* FHBM - Flood Hazard Boundary Map

### DETERMINATION

This document provides the determination from Federal Emergency Management Agency (FEMA) regarding a request for a Letter of Map Revision (LOMR) for the area described above. Using the information submitted, we have determined that a revision to the flood hazards depicted in the Flood Insurance Study and/or National Flood Insurance Program (NFIP) map is warranted. This document revises the effective NFIP map, as indicated in the attached documentation. Please use the enclosed annotated map panels revised by this LOMR for floodplain management purposes and for all flood insurance policies and renewals in your community.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact Jon Janowicz at (215) 931-5524, or the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP). Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip>.

Eugene K. Gruber, P.E., Director  
 Federal Insurance and Mitigation Division



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## LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

### COMMUNITY INFORMATION

#### APPLICABLE NFIP REGULATIONS/COMMUNITY OBLIGATION

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 and FIRM, and the modifications made by this LOMR, are the minimum requirements for continued NFIP participation and do not supersede more stringent State/Commonwealth or local requirements to which the regulations apply.

#### COMMUNITY REMINDERS

We based this determination on the 1% annual chance discharges computed in the submitted hydrologic model. Future development of projects upstream could cause increased discharges, which could cause increased flood hazards. A comprehensive restudy of your community's flood hazards would consider the cumulative effects of development on discharges and could, therefore, indicate that greater flood hazards exist in this area.

Your community must regulate all proposed floodplain development and ensure that permits required by Federal and/or State/Commonwealth law have been obtained. State/Commonwealth or community 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 your State/Commonwealth or community has adopted more restrictive or comprehensive floodplain management criteria, those criteria take precedence over the minimum NFIP requirements.

We will not print and distribute this LOMR to primary users, such as local insurance agents or mortgage lenders; instead, the community 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 community'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 a document titled "List of Current Flood Insurance Study Data," which includes this letter, to help your community maintain all information for floodplain management and flood insurance. If any of the items in that document are not filed in your community's map repository, please contact the FEMA Map Assistance Center at the number listed below for information on how to obtain those items.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact Jon Janowicz at (215) 931-5524, or the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP). Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip>.

Eugene K. Gruber, P.E., Director  
Federal Insurance and Mitigation Division



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## LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

### COMMUNITY INFORMATION (CONTINUED)

We have designated a Consultation Coordination Officer (CCO) to assist your community. The CCO will be the primary liaison between your community and FEMA. For information regarding your CCO, please contact:

Mr. Eugene K. Gruber, P.E.  
Director, Federal Insurance and Mitigation Division  
Federal Emergency Management Agency, Region III  
One Independence Mall, Sixth Floor  
615 Chestnut Street  
Philadelphia, Pennsylvania 19106-4404  
(215) 931-5669

### STATUS OF THE COMMUNITY NFIP MAPS

We will not physically revise and republish the FIRM and FIS report for your community to reflect the modifications made by this LOMR at this time. When changes to the previously cited FIRM panel(s) and FIS report warrant physical revision and republication in the future, we will incorporate the modifications made by this LOMR at that time.

Because this revision does not involve floodway changes, we are not revising the Flood Boundary and Floodway Map (FBFM); therefore, no annotated copies of the FBFM are enclosed. Unless a subsequent physical map revision involves floodway changes for the FBFM panel(s), we will not revise the FBFM to show the modifications described in this LOMR.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact Jon Janowicz at (215) 931-5524, or the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP). Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip>.

A handwritten signature in black ink, appearing to read "E. Gruber".

Eugene K. Gruber, P.E., Director  
Federal Insurance and Mitigation Division



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## LETTER OF MAP REVISION DETERMINATION DOCUMENT (CONTINUED)

### PUBLIC NOTIFICATION OF REVISION

Within 90 days of the second publication in the local newspaper, a citizen may request that we reconsider this determination. Any request for reconsideration must be based on scientific or technical data. Therefore, this letter will be effective only after the 90 day appeal period elapses and we resolve any appeals that we receive during this appeal period. Until this LOMR is effective, the revised BFEs presented in this LOMR may be changed.

This information will be published in the Federal Register and your local newspapers as detailed below.

#### LOCAL NEWSPAPERS

Names: Howard County Times and The Baltimore Sun

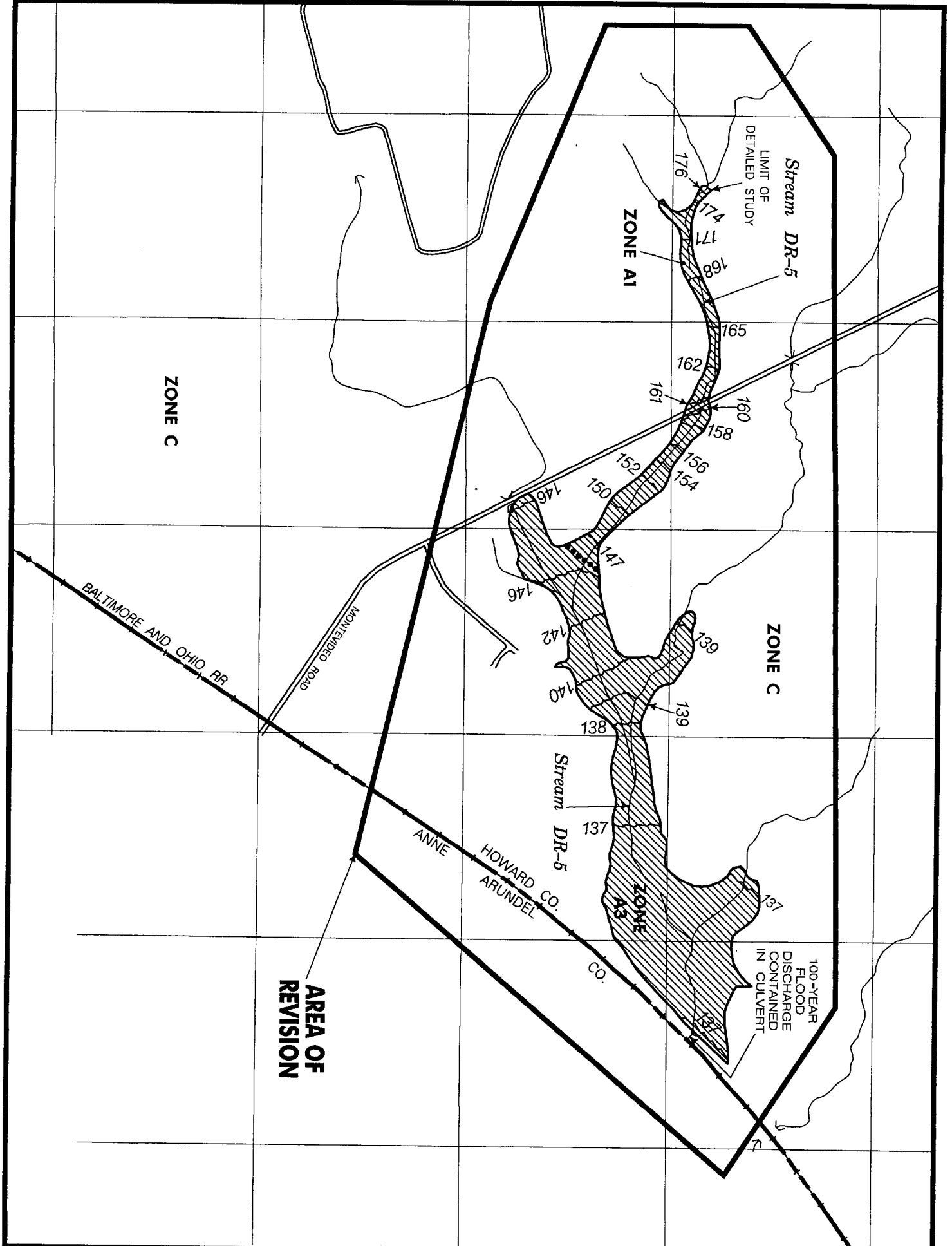
Dates: 01/15/2004      01/22/2004

### PUBLIC NOTIFICATION

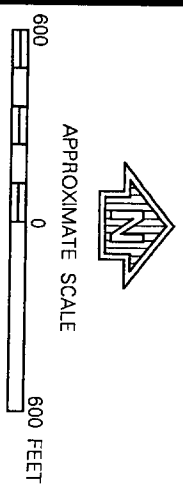
FLOODING SOURCE	LOCATION OF REFERENCED ELEVATION	BFE (FEET NGVD)		MAP PANEL NUMBER(S)
		EFFECTIVE	REVISED	
Stream DR-5	At upstream side of the Baltimore and Ohio Railroad culvert	146	137	2400440040B
	Approximately 1,130 feet upstream of Montevideo Road	178	176	2400440040B

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact Jon Janowicz at (215) 931-5524, or the FEMA Map Assistance Center toll free at 1-877-336-2627 (1-877-FEMA MAP). Additional information about the NFIP is available on our web site at <http://www.fema.gov/nfip>.

Eugene K. Gruber, P.E., Director  
 Federal Insurance and Mitigation Division



**MAP LEGEND**  
 REVISED 1% ANNUAL CHANCE  
 (100-YEAR) FLOOD HAZARD AREA  
 BOUNDARY DIVIDING SPECIAL  
 FLOOD HAZARD ZONES



**NATIONAL FLOOD INSURANCE PROGRAM**

**FIRM**  
**FLOOD INSURANCE RATE MAP**  
 HOWARD COUNTY,  
 MARYLAND

**PANEL 40 OF 45**  
 (SEE MAP INDEX FOR PANELS NOT PRINTED)

**COMMUNITY - PANEL NUMBER**  
 240044 0040 B

**MAP REVISED:**  
 DECEMBER 4, 1986

**REVISED TO REFLECT  
 LOMR EFFECTIVE:**  
**APR 22 2004**

Federal Emergency Management Agency

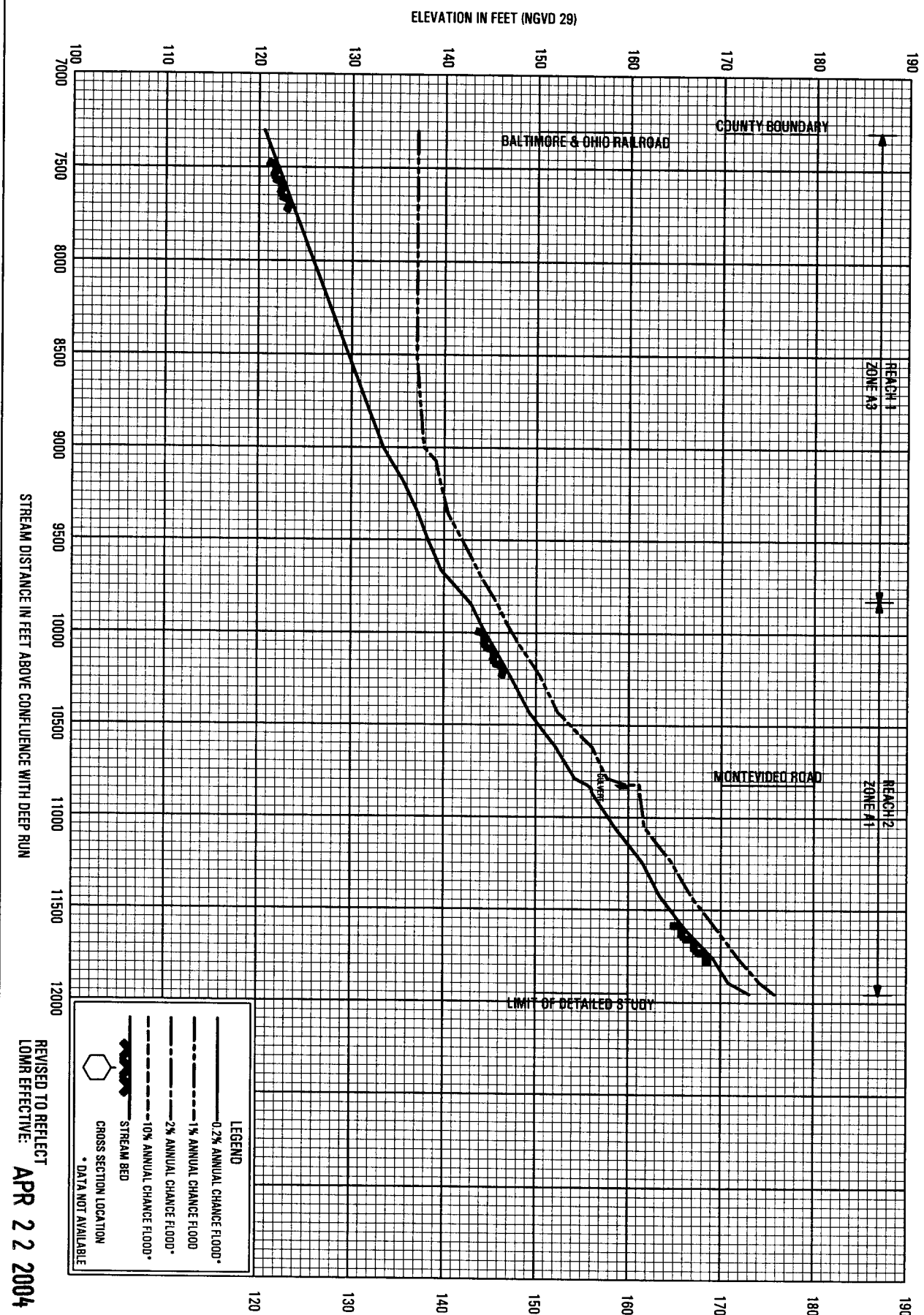


TABLE 4 - SUMMARY OF DISCHARGES - continued

<u>FLOODING SOURCE AND LOCATION</u>	<u>DRAINAGE AREA (sq. miles)</u>	<u>PEAK DISCHARGES (cfs)</u>			
		<u>10-YEAR</u>	<u>50-YEAR</u>	<u>100-YEAR</u>	<u>500-YEAR</u>
<b>DEEP RUN</b>					
At Hanover Road	17.82	*	*	11,900	*
At Interstate 95	2.87	*	*	2,300	*
<b>STREAM DR-1</b>					
At its confluence with Deep Run	5.12	*	*	4,150	*
<b>STREAM DR-2</b>					
At its confluence with Stream DR-1	1.00	*	*	1,100	*
<b>STREAM DR-3</b>					
At U.S. Route 1	1.88	*	*	2,000	*
<b>STREAM DR-4</b>					
At its confluence with Stream DR-3	0.87	*	*	950	*
<b>STREAM DR-5</b>					
Approximately 1,600 feet upstream of the Baltimore and Ohio Railroad	0.57	*	*	1,874	*
Approximately 1,200 feet downstream of Montevideo Road	0.41	*	*	1,361	*
Approximately 200 feet downstream of Montevideo Road	0.15	*	*	522	*
Approximately 900 feet upstream of Montevideo Road	0.12	*	*	449	*
<b>BONNIE BRANCH</b>					
Approximately 900 feet upstream of Bonnie Branch Road	1.55	1,346	1,984	2,498	*
Approximately 870 feet downstream of the confluence of Tributary to Bonnie Branch	0.98	929	1,361	1,702	*
Approximately 960 feet upstream of the confluence of Tributary to Bonnie Branch	0.39	390	569	718	*
<b>TRIBUTARY TO BONNIE BRANCH</b>					
Approximately 230 feet upstream of the confluence with Bonnie Branch	0.50	497	728	909	*

\*Data not computed

AREA OF REVISION



REVISED TO REFLECT  
LOMR EFFECTIVE: **APR 22 2004**



**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: January 7, 2004

This list replaces  
previous list dated: March 21, 2003

Community: Howard County, Maryland

Community Number: 240044

**CURRENT EFFECTIVE FLOOD INSURANCE STUDY DATE:** December 4, 1986

**FLOOD INSURANCE RATE MAP**

Index Date: April 2, 1997

Panel Numbers

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

Effective Date

December 4, 1986

0027 C and 0028 C

April 2, 1997

**FLOOD BOUNDARY AND FLOODWAY MAP**

Index Date: December 4, 1986

Panel Numbers

0035, 0040, and 0044

Effective Date

December 4, 1986

**LETTERS OF MAP REVISION**

Panel Numbers

0016 B

Effective Date

October 14, 1999

0017 B

October 14, 1999

**LETTERS OF MAP REVISION (continued)**

<u>Panel Numbers</u>	<u>Effective Date</u>
0022 B	October 14, 1999 January 12, 1999
0023 B	October 14, 1999 January 12, 1999
0027 C	October 14, 1999 November 5, 1998
0028 C	March 21, 2003 October 14, 1999 March 4, 1999 January 12, 1999
0029 B	October 14, 1999 January 12, 1999
0033 B	October 14, 1999 January 12, 1999
0034 B	October 14, 1999 January 12, 1999
0035 B	November 28, 2001
0039 B	October 14, 1999
0040 B	April 22, 2004 November 28, 2001

**LETTERS OF MAP AMENDMENT AND MAP REVISION BASED ON FILL**

<u>Panel Numbers</u>	<u>Effective Date</u>
0002 B	July 14, 2003
0005 B	September 1, 1995
0010 B	September 1, 1995
0023 B	November 24, 2003 July 29, 2003 September 13, 2002 December 12, 2001 April 27, 2001 January 21, 2000 July 8, 1998

**LETTERS OF MAP AMENDMENT AND MAP REVISION BASED ON FILL (continued)**

<u>Panel Numbers</u>	<u>Effective Date</u>
0023 B (continued)	July 2, 1998 January 21, 1998 August 6, 1990
0027 C	May 1, 2002 October 28, 1998 May 7, 1998
0028 C	February 15, 2002 January 4, 2002 August 15, 2001 April 27, 2001 January 14, 1998 March 17, 1997 December 12, 1996 September 20, 1996
0033 B	April 7, 2003 September 13, 2002 October 24, 2001
0034 B	June 2, 2003 April 17, 2002 August 31, 1999
0035 B	June 11, 1996
0039 B	November 17, 2003
0043 B	November 30, 2000  December 21, 2001 <sup>1</sup> November 7, 2001 <sup>1</sup> February 16, 1993 <sup>1</sup>

**BEST AVAILABLE DATA LETTERS**

None

**REVALIDATION LETTERS**

<u>Case Number</u>	<u>Effective Date</u>
97-03-872V	April 3, 1997

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<sup>1</sup> Panel number not available