



# Federal Emergency Management Agency

Washington, D.C. 20472

NOV 5 1998

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED

Mr. Charles Ecker  
Howard County Executive  
3430 Courthouse Road  
Ellicott City, Maryland 21043

IN REPLY REFER TO:

Case Number: 98-03-255P  
Community Name: Howard County,  
Maryland  
(Unincorporated Areas)  
Community Number: 240044  
Map Panel Number: 240044 0027  
Effective Date of  
this Revision: NOV 5 1998

102-D

Dear Mr. Ecker:

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 changes in the Special Flood Hazard Area designations along Wilde Lake Branch and an unnamed tributary to Wilde Lake Branch. The subject area is located in the vicinity of the Beech Creek subdivision. This revision was initiated by Ms. Elizabeth A. Calia, P.E., of the Howard County Bureau of Engineering, in a letter dated August 3, 1998.

We received an undated and untitled GIS file with a contour interval of 5 feet showing the revised drainage area for Wilde Lake Branch and its unnamed tributary, prepared by the Howard County Division of Transportation Projects & Watershed Management, in support of this revision.

We received all data necessary to process this revision by August 20, 1998.

Based on our review of the submitted data, we are issuing this LOMR to delete a portion of the 1% (100-year) annual chance Zone A floodplain for Wilde Lake Branch with a drainage area less than 100 acres. In addition, another portion of Wilde Lake Branch and an unnamed tributary to Wilde Lake Branch with drainage areas between 100 acres and 1 square mile have been changed from Zone A to shaded Zone X (1% annual chance flooding with a drainage area of less than 1 square mile). This LOMR revises the unincorporated areas of Howard County FIRM number 240044, panel 0027 C, dated April 2, 1997, as shown on the enclosed annotated portions of the FIRM.

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.

We based this determination on the 1% annual chance flood discharges computed in the December 4, 1986, Flood Insurance Study (FIS) for your county without considering subsequent changes in watershed characteristics that could increase flood discharges. Future development of projects upstream could cause increased flood discharges, which could cause increased flood hazards. A comprehensive restudy of your county's flood hazards would consider the cumulative

effects of development on flood discharges subsequent to the publication of the December 4, 1986, FIS for your county and could, therefore, establish greater flood hazards in this area.

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.

Because of funding constraints, we must limit the number of map republications. Consequently, we will not republish the FIRM for your county to reflect this determination. However, we will incorporate this determination when we next republish FIRM number 240044, panel 0027. 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 map. In that way, interested persons, such as property owners, insurance agents, and mortgage lenders, can benefit from the information.

We have enclosed a document entitled "List of Current Flood Insurance Study Data," which 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 our Regional Office at the number listed below for information on how to obtain those items.

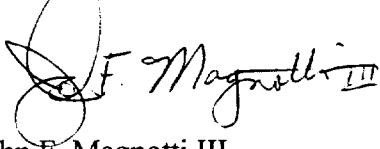
Use the map panel listed above and revised by this letter for all flood insurance policies and renewals issued in your county.

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, and the Flood Boundary and Floodway Map, 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.

3

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 me at our Headquarters Office in Washington, D.C., at (202) 646-3932, or by facsimile at (202) 646-4596.

Sincerely,

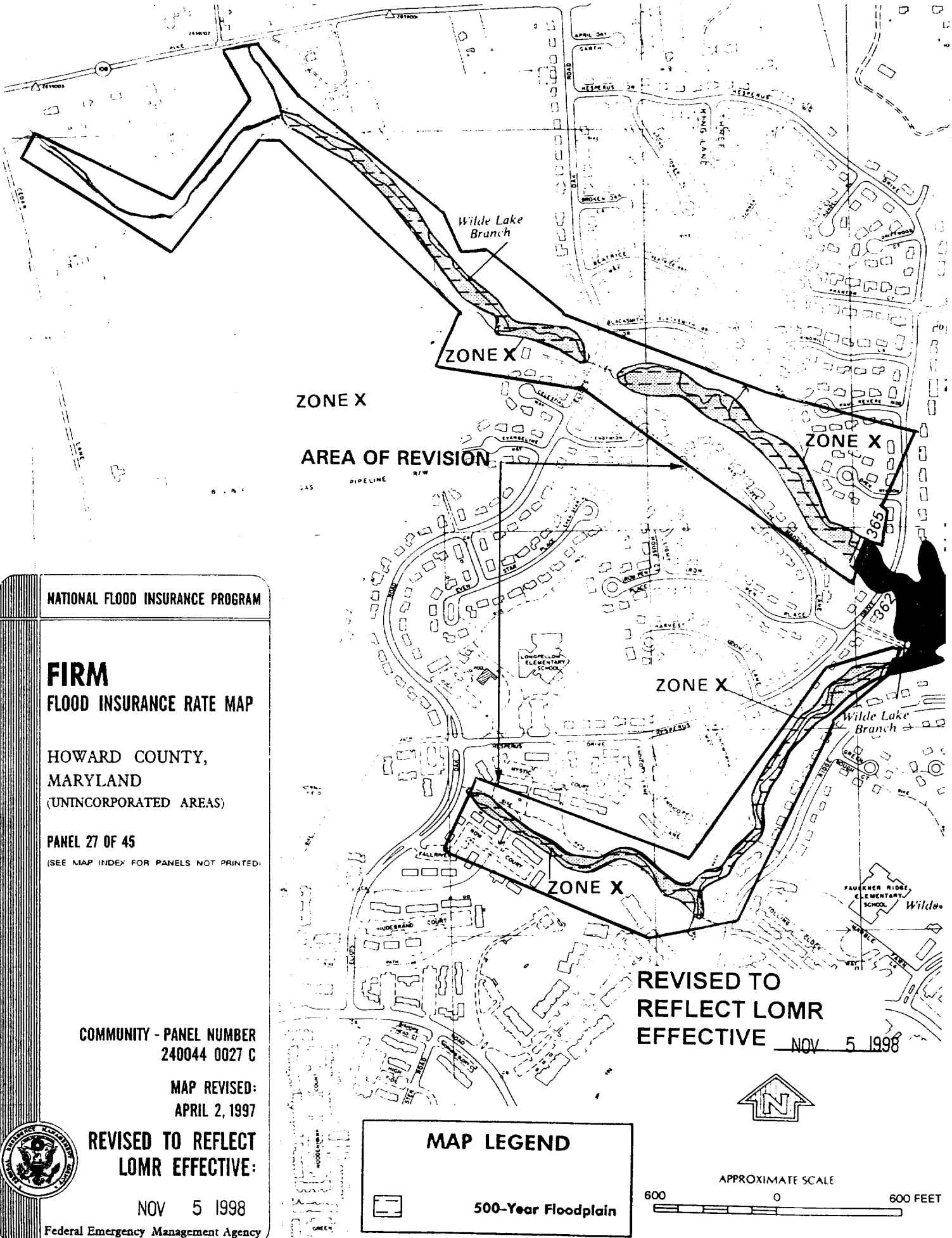
A handwritten signature in black ink that reads "John F. Magnotti III". The signature is written in a cursive style with a large, looped initial "J".

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: Ms. Elizabeth A. Calia, P.E.  
State Coordinator



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 EFFECTIVE:

NOV 5 1998

Federal Emergency Management Agency



**MAP LEGEND**

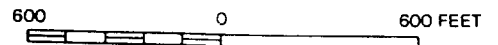


500-Year Floodplain

REVISED TO  
REFLECT LOMR  
EFFECTIVE NOV 5 1998



APPROXIMATE SCALE



## **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: NOV 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

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

0027 C

Effective Date

NOV 5 1998

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

<u>Panel Numbers</u>	<u>Effective Date</u>
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 and 0010	September 1, 1995
0023 B	August 6, 1990

**BEST AVAILABLE DATA LETTERS**

None