



# ALLEGANY COUNTY, MARYLAND

## Department of Community Services

701 Kelly Road, Suite 109, Cumberland, MD 21502-3401  
(301)777-5951 FAX (301)777-5950 www.allconet.org

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May 12, 2016

«Owner\_Name\_1»  
«Owner\_Address\_1»  
«Owner\_City», «Owner\_State» «Owner\_Zip»

Removed from Flood Zone A; Mapped within X  
RE: Allegany County Tax Map# «Map» Parcel# «Parcel»  
Tax Account#: «Account ID»

Dear Property Owner:

A multi-year project to re-examine Allegany County's flood risks and develop detailed digital flood hazard maps is nearing completion, and the new maps will become effective soon. The parcel identified at the top of this letter is now shown to be in an area of low to moderate risk known as Zone X.

### **How will these changes affect you?**

If you have a mortgage from a Federally regulated or insured lender, you will **no longer be required** by Federal law to maintain flood insurance when the flood maps become effective, though your lender still retains the right to require flood insurance as a condition of your loan. In an area at reduced risk, the rate you pay for flood insurance may be lower.

Although flood insurance may become optional, Allegany County recommends that you maintain your flood insurance coverage. Your flood risk has been reduced but not removed. More than twenty (20%) percent of all National Flood Insurance Program (NFIP) flood claims are filed from property owners living outside mapped high-risk areas, similar to the area in which your home is located. Contact your insurance agent to see if you are eligible for the lower-cost Preferred Risk Policy (PRP). Existing policyholders can easily convert their policy to a PRP and receive a refund for the difference in premium. For more information on flood insurance, please visit the website FloodSmart.gov

### **Here's where to go for more information.**

To further assist the community with this change, an *open house* is scheduled for June 7<sup>th</sup>, 2016, within the Multi-Purpose Building located at the Allegany County Fairgrounds, Moss Avenue, Potomac Park, near Cumberland, from 5 p.m. to 7 p.m. A presentation and "Question and Answer Session" will commence at 6 p.m.

There are several helpful websites where one may visit for information. Website addresses are as follows: (County Website) <http://floods.allconet.org/>; (State of Maryland website) <http://mdfloodmaps.com/>; and (Federal website) <https://msc.fema.gov>. For your convenience, the County's *floods.allconet* site posts links to

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all the aforementioned sites and should link or contain all other necessary information needed for this transition. In addition, the County's Land Development Services' (LDS) staff is available to assist affected property owners. You may visit the LDS office, by appointment, at the Allegany County Office Complex, Suite 109, 701 Kelly Road, Cumberland, MD 21502. You may contact the LDS office by telephone at 301-777-5951.

The flood risk update project is a joint effort of County government, the cities and towns within Allegany County, the Maryland Department of the Environment and FEMA. We have enclosed a brochure to provide you with more information about this project and how it will affect the community.

Sincerely,

Land Development Services  
Allegany County, Maryland

/js

enclosure

cc: file

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