

PRESS RELEASE

Allegheny County Government

Allegheny County, Maryland

April 11th, 2016

FLOOD MAPPING REVISIONS COMING TO ALLEGANY COUNTY

Flood mapping is going through a revision for the cities, towns and unincorporated areas within Allegheny County. Flood mapping is crucial to the federal government's implementation of the flood insurance program. These changes will affect mortgages, grants, loans and construction activity countywide. One could also argue that flood mapping can substantially affect real estate values.

Recently, Garrett County, Maryland and Mineral County West Virginia completed the flood map updates. Washington County is currently within an adoption stage similar to Allegheny County.

When new maps are issued, your risk may have changed as well along with your flood insurance requirements. If your property is mapped out of a high-risk area, your flood insurance costs will likely decrease. If you've been mapped into a high-risk area, you will be required to purchase flood insurance if your mortgage is through a federally regulated or insured lender. But you can save money with the Newly Mapped procedure and through a process known as grandfathering provided by the National Flood Insurance Program (NFIP).

As the Federal agency responsible for administering the NFIP, Federal Emergency Management Administration (FEMA) identifies flood hazards, assesses flood risks, and provides appropriate flood hazard and risk information to communities nationwide. This information is provided to communities in the form of maps, called Flood Insurance Rate Maps (FIRMs). FIRMs are used for determining where flood insurance must be purchased and how much that insurance will cost. Federally regulated or insured lenders are obligated to require flood insurance for all structures located in high-risk areas, as shown on the FIRM, and used to secure a loan.

FIRMs reflect the results of engineering studies, called Flood Insurance Studies (FIS), prepared for FEMA by other Federal agencies, State and local partners, and private-sector engineering companies. As a result of these studies, which include examinations of historical records, topographic surveys, and other data, base flood elevations (1-percent-annual-chance) are determined using computer models and statistical methods. The base flood is the flood that has a 1-percent chance of being equaled or exceeded in any given year. Along rivers, streams, and lakes, these elevations indicate the level at which flooding is expected to occur during the 1-percent-annual-chance flood event. Along the coast, they are the result of the analysis of storm surge, wind direction and speed, wave heights, and other factors.

FEMA is in the process of updating and modernizing existing FIRMs for most of the United States. The components of these modernized maps are known as Digital Flood Insurance Rate Maps (DFIRMs),

If your property is located within an unincorporated area of Allegany County and you have questions, please contact the County's Land Development Services' office at 301-777-5951. Property owners within the Cities of Cumberland and Frostburg should contact their respective community development offices. The website <http://flood.allconet.org/> is maintained to assist Allegany County residents with this transition. Allegany County government plans to provide public meetings regarding the flood map changes. In the event you are an interested party, please monitor the County's website for announcements.

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