

Floodplain Management Ordinance and FIRMs

Talbot County Floodplain Management Ordinance and Flood Insurance Rate Maps Effective Date: July 20, 2016.

In all *special flood hazard areas*, development may not occur where alternative locations exist due to the inherent hazards and risks involved. Before a permit is issued, the applicant shall demonstrate that the new *structures* cannot be located out of the *floodplain* and that encroachments onto the *floodplain* are minimized.

New *structures* and *substantial improvement* of existing *structures* located, in whole or in part, in a *special flood hazard area* shall be designed and constructed to safely withstand *flood* loads reaching the *flood protection elevation*. *Flood damage-resistant materials* shall be used below the elevation of the *lowest floor* required by the Floodplain Management Ordinance. Electrical, mechanical and plumbing fixtures and components shall be at or above the *lowest floor* elevation requirements. New electric panel boards shall be at least two feet above the *flood protection elevation*. The *flood protection elevation* is the *base flood elevation* plus two (2) feet of *freeboard*.

Additional standards apply to *Substantial damage* and *substantial improvements* of structures located in the *special flood hazard area*.

Definitions of terms shown in italics can be found in the Talbot County Floodplain Management Ordinance at www.talbotcountymd.gov.

Please refer to the most recent version of the Talbot County Floodplain Management Ordinance and Flood Insurance Rate Maps before you build on, fill, alter or grade your property.

More Information

To ask questions and get information about flood insurance or to find an insurance agent or to find additional information about the Coastal Barrier Resource System, call the National Flood Insurance Program Help Center at 1-800-427-4661 or visit www.FloodSmart.gov

To see if you are eligible for Hazard Mitigation grants and loans: www.fema.gov/hazard-mitigation-assistance

To learn how to build safer and stronger and possibly decrease your flood insurance premiums: www.fema.gov/building-science

Flood mapping information is available on the FEMA Map Service Center website at www.msc.fema.gov along with other helpful information.

Visit the **Talbot County Planning and Zoning Department** at www.talbotcountymd.gov for local information on Flood Insurance Rate Maps and Floodplain Management Ordinance regulations. Mapping questions may be directed to the Floodplain Management Coordinator at **410-770-8030** and questions relating to floodplain building construction compliance may be directed to the **Talbot County Permits and Inspections Department** at **(410) 770-6840**.



This document was prepared by Talbot County under award number NA 12 NOS4190 169 from the Office of Ocean and Coastal Resource Management (OCRM), National Oceanic and Atmospheric Administration (NOAA), through the Maryland Department of Natural Resources Chesapeake and Coastal Program. The statements, findings, conclusions and recommendations are those of the author (s) and do not necessarily reflect the views of NOAA or the U.S. Department of Commerce.

Talbot County Planning and Zoning Department

What You Need to Know

Build Responsibly National Flood Insurance Program (NFIP)

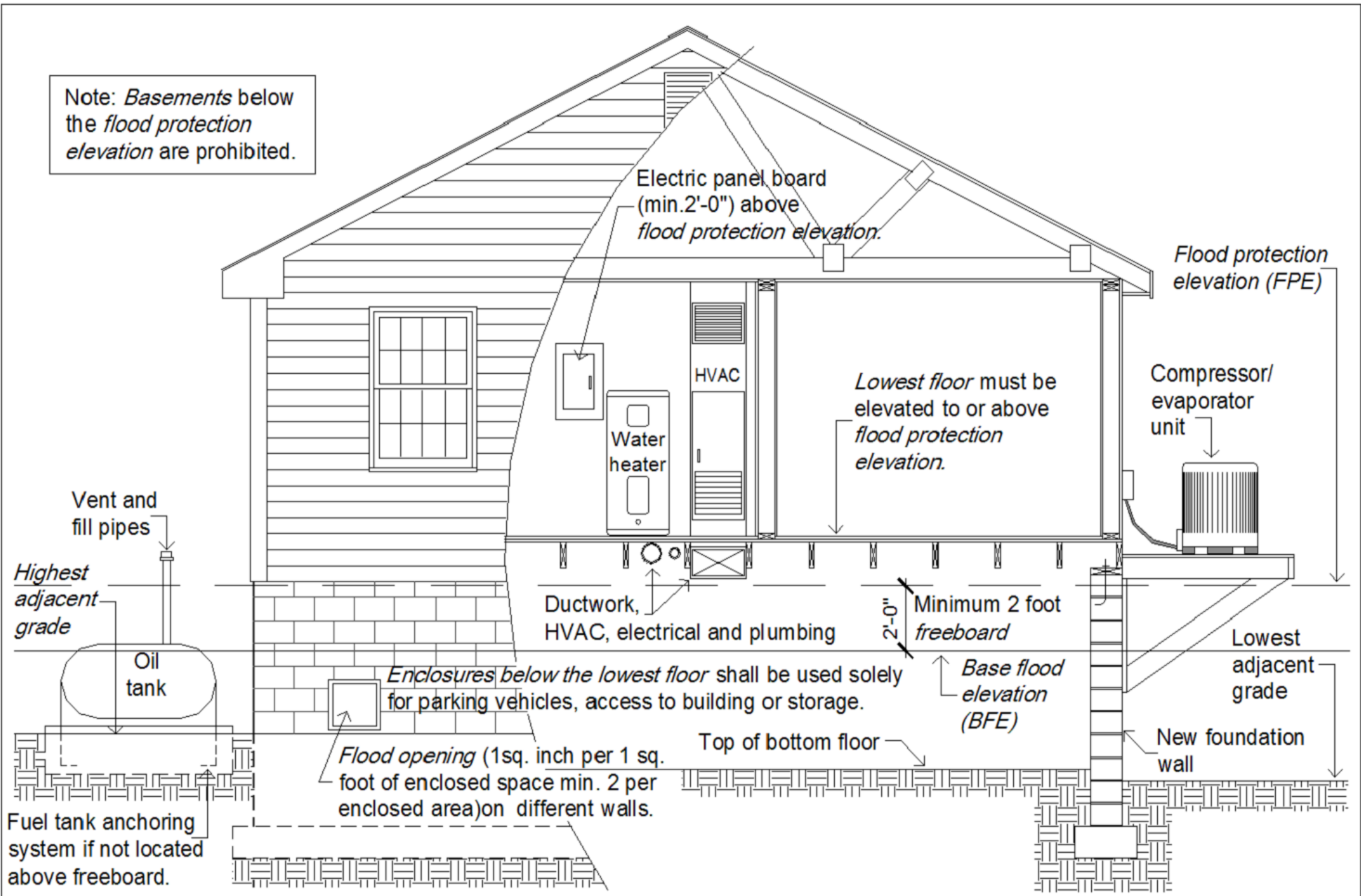


215 Bay Street, Suite 2
Easton, MD 21601
410-770-8030

www.talbotcountymd.gov

Talbot County SFHA (A-Zone) Construction Standards

Note: Basements below the flood protection elevation are prohibited.



Typical home construction in special flood hazard areas (A zones)