



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»

Mapped within Flood Zone A
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 to develop detailed digital flood hazard maps nears completion, and the new mapping will become effective soon. The parcel identified at the top of this letter is now shown to be in a higher-risk flood zone, known as a *Special Flood Hazard Area* (SFHA). The area is shown on the flood hazard map, also known as a Flood Insurance Rate Map (FIRM), as a *flood zone* beginning with the letter A.

How will these changes affect you?

If you have a mortgage from a federally regulated or insured lender and the buildings on this parcel are within the SFHA, then by Federal law your lender must require you to carry flood insurance. This requirement is engaged when the flood maps become effective. Flood insurance is available through the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). Flood insurance is provided by about 85 insurance companies and written through licensed insurance agents. The County recommends that you contact your insurance agent to learn about lower cost options offered by the NFIP for properties mapped into higher-risk areas for the first time. For more information on flood insurance, or to find an insurance agent, visit FloodSmart.gov. If flood insurance is not a requirement, the County still recommends that you purchase flood insurance.

Here's where to go for more information.

To further assist the community with this change, an *open house* is scheduled for June 7th, 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 all the aforementioned sites and should link or contain all other necessary information needed for this

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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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