
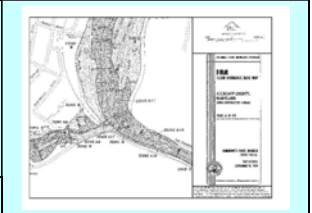


Flood Maps in Allegany County are being revised...get informed here!

	<h1>DFIRM</h1> <p>Digital Flood Insurance Rate Maps for Allegany County, Maryland</p>	
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OVERVIEW

About this Website

This website provides information on the National Flood Insurance Program (NFIP) which is administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in Allegany County, Maryland. The County's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data so residents, homeowners, business owners, and community officials may understand the local flood risk and keep people and property safe from floods.

What is the NFIP?

Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area provided that it complies with local floodplain ordinances that meet NFIP criteria.

What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Study (FIS) report and a Flood Insurance Rate Map (FIRM). An FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways, and common physical features such as roads.

Why Are the Maps Being Updated?

The most significant change is that the new maps will have an updated photographic base map that will improve the accuracy of floodplain determinations compared to the prior vector street map.

With this update we have produced a Digital Flood Insurance Rate Map that will be compatible with GIS (Geographic Information Systems). The improvements in spatial accuracy provided by the new base map, and the availability of electronic floodplain information should greatly enhance the ability to use the maps for planning, permitting, and insurance applications. The digital files will be available when these maps become effective.

Source: Information hereon provided from document entitled Flood Hazard Mapping Fact Sheet (FEMA), dated April 14, 2011