

Understanding Flood Risk:

Chesapeake Beach – Mayor's Night Out

June 1, 2015

Dave Guignet & Kevin Wagner
Maryland Department of the Environment



Topics

- Overview of the National Flood Insurance Program (NFIP)
 - Mapping
 - Regulations
 - Insurance
- Mitigation
- Community Rating System (CRS)
- Questions



National Flood Insurance Program (NFIP)

- Created in 1968
- Administered by FEMA
- Voluntary program
- Partnership between the Federal government and the community (County or municipality)
- Three main parts: mapping, regulations and insurance



National Flood Insurance Program

Answers to Questions About the NFIP

FEMA F-084 / March 2011



FEMA

Common Acronyms

FEMA – Federal Emergency Management Agency

NFIP – National Flood Insurance Program

FIRM – Flood Insurance Rate Map

DFIRM – Digital FIRM

FIS – Flood Insurance Study

SFHA – Special Flood Hazard Area (Horizontal)

BFE – Base Flood Elevation (Vertical)

SI – Substantial Improvement } “50% Rule”

SD – Substantial Damage }



MDE's Role

- NFIP State Coordinating Office
 - Provide technical assistance on regulatory requirements
 - Assist communities with public outreach and floodplain management ordinance updates
- Cooperating Technical Partner (CTP) with FEMA on floodplain mapping
- Regulate activities in the 100-year nontidal floodplain
 - Waterway Construction Permit



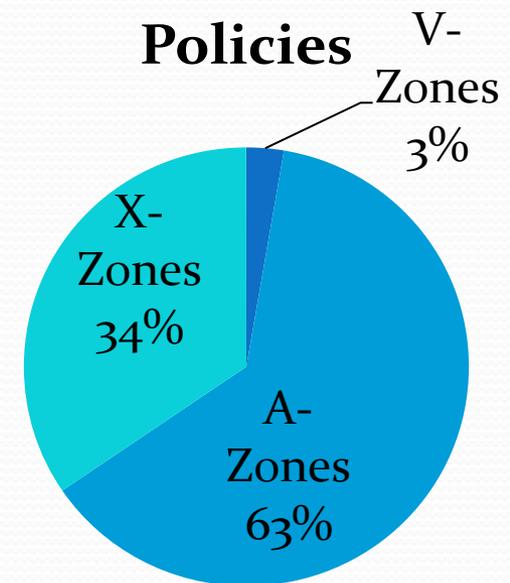
Chesapeake Beach's Role

- Participating community in the NFIP
 - Flood insurance available to homeowners, business owners and renters (in and out of floodplain)
- Agreed to adopt and enforce floodplain management regulations
 - Based on Flood Insurance Rate Maps (FIRMs)
- Use FIRMs and Flood Insurance Study (FIS) for “development” review process



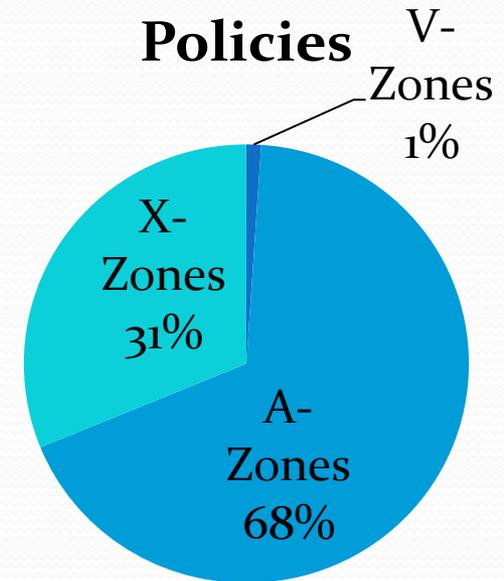
Maryland NFIP Numbers

- 143 participating communities
 - 13 with No Special Flood Hazard Area (NSFHA)
- 71,543 policies:
 - 1,937 V-Zone
 - 44,899 A-Zone
 - 24,707 X-Zone
- \$16,386,493,100 total coverage
- 17,748 total claims since 1978
- \$280,646,389 total paid since 1978



Chesapeake Beach NFIP Numbers

- 189 policies:
 - 128 A-Zone
 - 2 V-Zone
 - 59 X-Zone
- \$54,183,800 total coverage
- 69 total claims since 1978
- \$1,550,673 total paid since 1978



Mapping

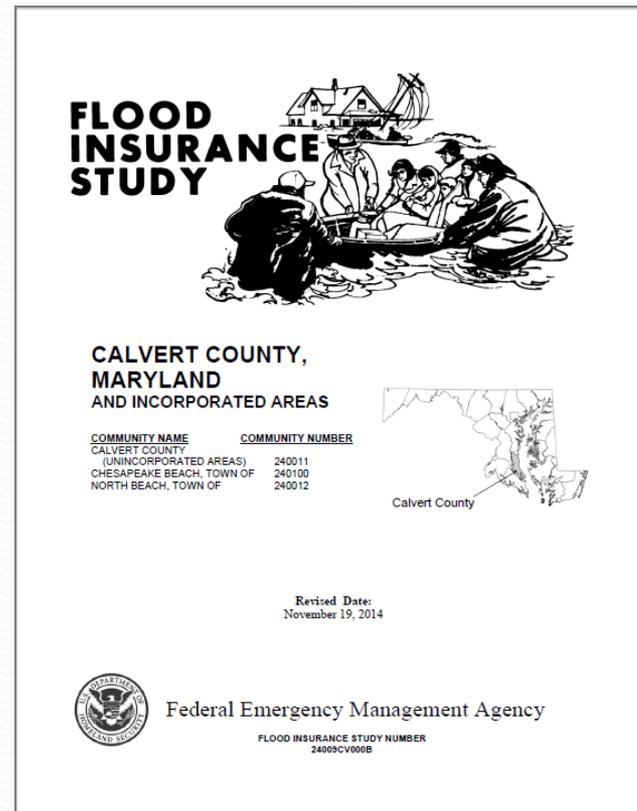
Flood Insurance Rate Map (FIRM) / Flood Insurance Study (FIS)

Flood Insurance Rate Map (FIRM)

- Delineates flood risk based on different frequency flood events
 - **Floods don't follow map boundaries**
- National standard is the 1% annual chance flood (also known as 100-year flood, or special flood hazard area)
 - Flood insurance rating
 - Local floodplain management & development review process
- Flood Insurance Study (FIS) key piece of information

Flood Insurance Study (FIS)

- Revised on November 19, 2014 to incorporate new detailed coastal analysis
- Contains study details:
 - Discharges and flood profiles for Hall Creek
 - Stillwater elevations
 - Transect data



Digital FIRM (DFIRM)

- Accessible in a variety of digital formats:
 - GIS layers
 - Google Earth
 - PDFs
 - Map viewers, etc.

- Websites:

Maryland DFIRM Outreach Program
www.mdfloodmaps.com

FEMA Map Service Center (MSC)
www.msc.fema.gov



Limitations of FIRMs/DFIRMs

- Doesn't show where all flooding can occur
 - State can regulate beyond the FEMA-mapped floodplain
- Doesn't take into account future conditions
 - Based on current and historical data



Flood Risk Zones

Risk	Zone
Low	X (unshaded)
Moderate	X (shaded)
High (Riverine/tidal)*	A, AH, AO, AE
High (Coastal)*	VE

*Mandatory purchase requirements for flood insurance, and regulatory requirements in high risk areas



www.mdfloodmaps.com

Maryland Department of t x
mdfloodmaps.com

Maryland.gov Phone Directory State Agencies Online Services

DFIRM OUTREACH PROGRAM

DIGITAL FLOOD INSURANCE RATE MAPS

Search

Email Friend print page

HOME HOMEOWNERS/TENANTS COMMUNITIES MORE INFORMATION

ABOUT DFIRM

FAQs
Glossary

Participants
FEMA
MDE

National Flood Insurance Program
nfp.gov

FEMA Insurance Information Site
floodsmart.gov

Maryland DFIRM Release Schedule



REDUCE YOUR RISK

Governor Lawrence J. Hogan Jr.
Lt. Governor Boyd K. Rutherford

Flood Risk Application
View Maryland Flood Maps Here

RETIRE

Flood Risk Application
View Maryland Flood Maps Here

DFIRM Outreach

The State of Maryland in conjunction with the Federal Emergency Management Agency (FEMA) has been systematically updating Flood Insurance Rate Maps (FIRMs) for communities over the past several years. This site is designed to guide homeowners/renters as well as communities through the process of determining their current flood risk as well as future flood risk based on the preliminary Digital Flood Insurance Rate Maps (DFIRMs).

The DFIRMs are digitally converted flood insurance rates maps 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.

Researching Your Future Flood Risk

The DFIRMs are being released on a community by community basis. It is important to investigate your flood risk status and contact your insurance agent to make necessary modifications to your coverage while the maps are still preliminary. The digital files will be available when these maps become effective.

Using This Website

To use this website we recommend starting with your area of interest. If you are a homeowner, please visit the HomeOwners/Tenants section. If you are interested in an entire community, please visit the Communities section.

Technical Requirements

To use this website it is recommended to use a high speed internet connection with Mozilla Firefox, Google Chrome, or Microsoft Internet Explorer Versions 9.0 or 10.0 (optimal version). Compatibility view needs to be enabled if running Internet Explorer Version 9.0 or higher. Additionally, Adobe

Preliminary Schedule

Washington - February 2015: Riverine
Allegany - TBD: Riverine

Effective Schedule

Caroline - January 2015: Riverine
Somerset - February 2015: Coastal
Anne Arundel - February 2015: Coastal
Dorchester - March 2015: Coastal
Cecil - May 2015: Coastal
Charles - May 2015: Coastal
Worcester - July 2015: Riverine/Coastal
Wicomico - August 2015: Riverine/Coastal
Harford - September 2015: Riverine/Coastal

Flood Risk Application

Maryland Department of [DFIRM Outreach](#)

www.mdffloodmaps.net/dfirmimap/index.html

Apps For quick access, place your bookmarks here on the bookmarks bar. [Import bookmarks now...](#)

MARYLAND DFIRM Outreach **Flood Risk Application** MDE | MDE Firm Outreach | Help

How To Details FAQs Contents

This tool is designed to aid you in researching your flood risk in the state of Maryland.

Content on this site is typically updated with in a 30 days of any maps or data released by FEMA, so please check back as the status of your county may have changed. It is important to investigate your flood risk status and contact your insurance agent to make the necessary modifications to your coverage. A schedule for tentative county effective dates can be found [here](#).

Email questions or comments to flood.maps@maryland.gov

How to use the application:

Find your address:

Enter an address into the "Find a place" box on this page to zoom to the closest match.

- or -

Select the county you are interested in from the "zoom to county" drop down box.

- or -

Select the "X/Y" icon to enter State Plane Meter x and y coordinates and zoom to location.

- or -

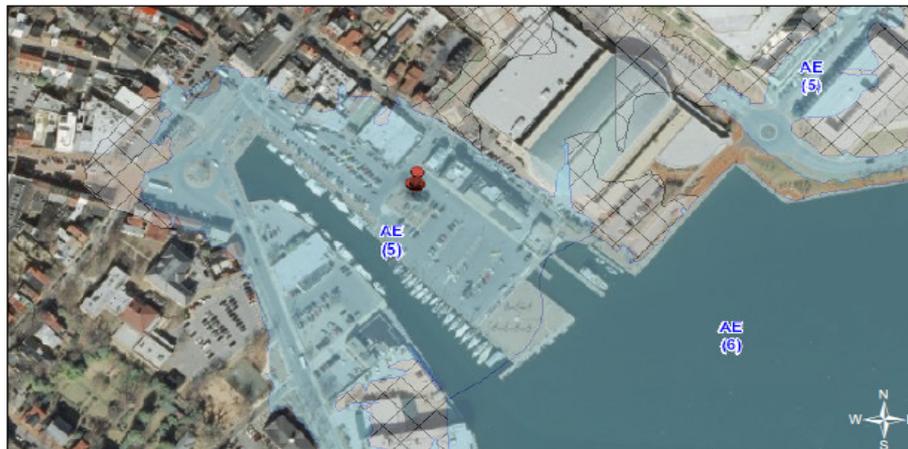
Find a place

ZOOM TO COUNTY

SELECT THEME

Esri, DeLorme, FAO, USGS, [MDMars](#)

Flood Risk Map

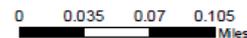


This map is not the official regulatory FIRM or DFIRM. Its purpose is to assist with determining potential flood risk for the selected location.

X/Y: 444573/145614 (State Plane Meters)

Legend

- X/Y Location
- Preliminary Riverine Floodplain**
 - 100 Year Floodplain
 - Floodway
 - 500 Year Floodplain
 - Preliminary Riverine Panels
- Preliminary Coastal Floodplain**
 - 100 Year Floodplain
 - Floodway
 - 500 Year Floodplain
 - Preliminary Coastal Panels
- Floodplain**
 - 100 Year Floodplain
 - Floodway
 - 500 Year Floodplain
 - Panels



Disclaimer:
The Mapping Services provided herein are for reference only. The user of this information understands and acknowledges that the data may be inaccurate or contain errors or omissions and the user assumes full responsibility for any risks or damages resulting from any use of or reliance upon this data. MDE and their Agents or Affiliates do not guarantee the accuracy or reliability of the data generated from this service.

The user of this information should always consult official FEMA flood maps and certified elevation data if there is any doubt of a property's flood risk. Please consult with your local, county, and/or community floodplain administrator for availability of official DFIRMs in your county.



April 13, 2015

Data Sources:
Preliminary and Effective Floodplain: FEMA
FIRM and DFIRM Grid: FEMA
High-Resolution Aerial Photography: MD iMap

Map Projection: WGS 1984 Web Mercator Auxiliary Sphere

food.maps@maryland.gov

www.msc.fema.gov

FEMA Flood Map Service | x

msc.fema.gov/portal

Federal Emergency Management Agency

About Contact Us FAQs Languages

FEMA

Plan, Prepare & Mitigate
Before, During & After a Disaster

Disaster Survivor Assistance
Hurricane Sandy, Apply for Assistance, Disaster Declarations

Response & Recovery
Tools, Teams, Individual & Public Assistance

Topics & Audiences
Grants, How to Help, Private Sector, Think Tank, Tribal

Blog, Newsroom, Videos & Photos
News Releases, Social Media, Mobile, Data Feeds

About FEMA
Offices, Careers, Employee Info, Policies, FAQs

Disaster Survivor Assistance - Hurricane Sandy, Apply for Assistance, Disaster Declarations (Level 1 Menu Item: Expanded)

Apply for Assistance
Step 1: Before You Apply
Step 2: Apply for Assistance
Step 3: After You Apply

Resources
Ensure Your Safety
Coping With Disaster
Helping Pets

Disaster Declarations
Disaster Recovery Centers
Preliminary Damage Assessment Reports

Reports
Mission Assignment Activity
Public Assistance Grant Awards Activity
Disaster Relief Fund

Welcome to FEMA's Flood Map Service Center

Looking for a Flood Map? ?

Enter an address, a place, or longitude/latitude coordinates:
Enter an address, a place, or longitude/latitude coordinates

[Search All Products](#)

About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

www.fema.gov/disaster-survivor-assistance

Example of FIRMette

FEMA Flood Map Service x Intranetx Viewer [24009C x

map1.msc.fema.gov/idms/IntraView.cgi?ROT=0&O_X=72000&O_Y=5175&O_ZM=0.068309&O_SX=983&O_SY=706&O_DPI=400&O_TH=45590064&O_EN=45590064&O_PG=1&O_MP=1&CT=0&DI=★

Apps For quick access, place your bookmarks here on the bookmarks bar. Import bookmarks now...

FEMA

Save your FIRMette

Back

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0083G

FIRM
FLOOD INSURANCE RATE MAP

CALVERT COUNTY,
MARYLAND
AND INCORPORATED AREAS

PANEL 83 OF 270
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS

COMMUNITY	NUMBER	PANEL	SUFFIX
CALVERT COUNTY	24011	0083	G
CHESAPEAKE BEACH TOWN	24010	0083	G
NORTH BEACH TOWN OF	24012	0083	G

Notice to User: The Map Number shown below should be used when placing map orders. The Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
24009C0083G

MAP REVISED
NOVEMBER 19, 2014

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

Pre-FIRM vs. Post-FIRM Structure

- **Pre-FIRM** – constructed prior to the date of the community's initial FIRM
- **Post-FIRM** – constructed on or after the date of the community's initial FIRM
- There may be some exceptions (i.e. substantially improved structures)

Initial FIRM Dates

CID	Community	Initial FIRM Date
240011	Calvert County	9/28/1984
240100	Town of Chesapeake Beach	11/1/1984
240012	Town of North Beach	9/28/1984

Data Source: FEMA Community Information System (CIS), 5/14/2015



Letter of Map Amendment – Out as Shown (LOMA-OAS)

- For structures clearly outside SFHA
- Based on horizontal location of floodplain
- Don't need an Elevation Certificate
- Use FEMA MT-EZ application:
 - Copy of deed
 - FIRMette
 - GIS Map
- Instructions available at: http://www.floods.org/ace-files/documentlibrary/committees/Insurance/LOMA-OAS_Instructions-KS.pdf



LOMA-OAS Example

The screenshot displays the DFIRM Outreach Flood Risk Application interface. The browser address bar shows the URL www.mdfloodmaps.net/dfirmimap/index.html. The application header includes the Maryland Department of the Environment logo and the title "DFIRM Outreach Flood Risk Application".

The interface features a central map area displaying aerial imagery overlaid with flood risk data. A legend on the left side lists various layers, including:

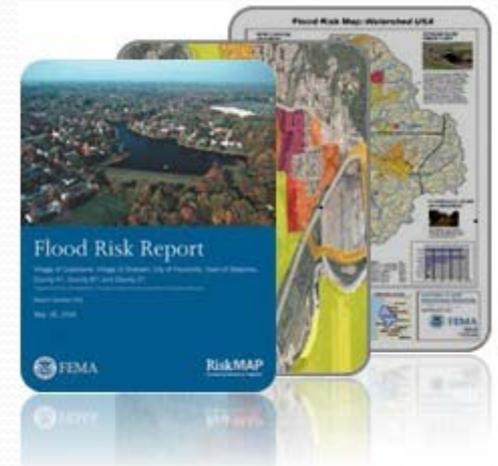
- Floodway
- 500 Year Floodplain
- Effective Floodplain
- Effective Panels
- Effective Floodplain
- 100 Year Floodplain
- Floodway
- 500 Year Floodplain
- Changes Since Last Firm
- DFirm Data Download
- LIMWA
- Basemap
- Counties
- PRELIMINARY
- EFFECTIVE
- NOT RELEASED
- Parcel Boundaries
- Parcel Boundaries
- Six Inch Imagery
- MD_SixInchImagery

The map shows a residential area with a large blue-shaded flood zone labeled "AE (4)". A search bar on the right contains the text "Find a place". Below the search bar are buttons for "ZOOM TO COUNTY" and "SELECT THEME". The bottom of the map includes a scale bar and a footer with the text "powered by MDiMap" and "VITA, Esri, HERE, DeLorme, Intermap, IPC, USGS, USDA, EPA | DoIT, MD IM".

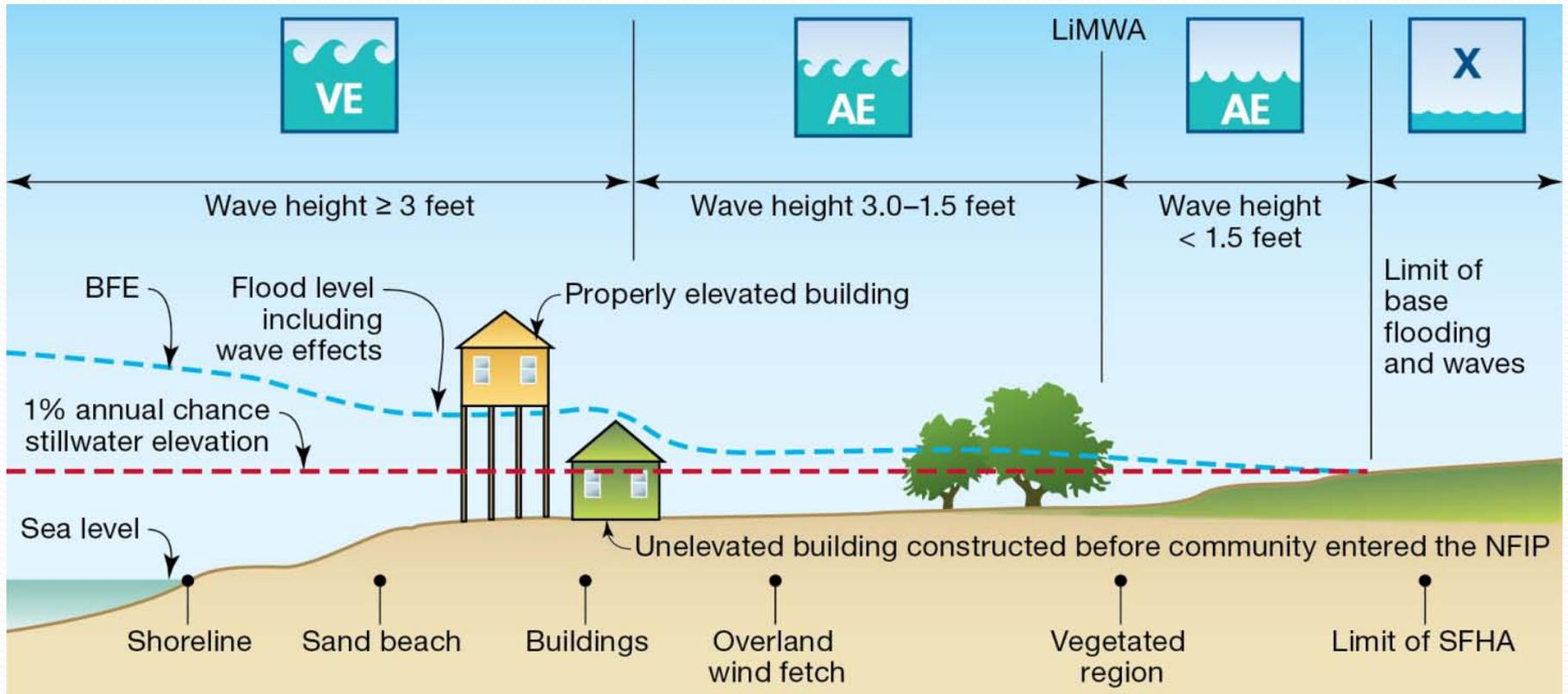
Coastal Analysis

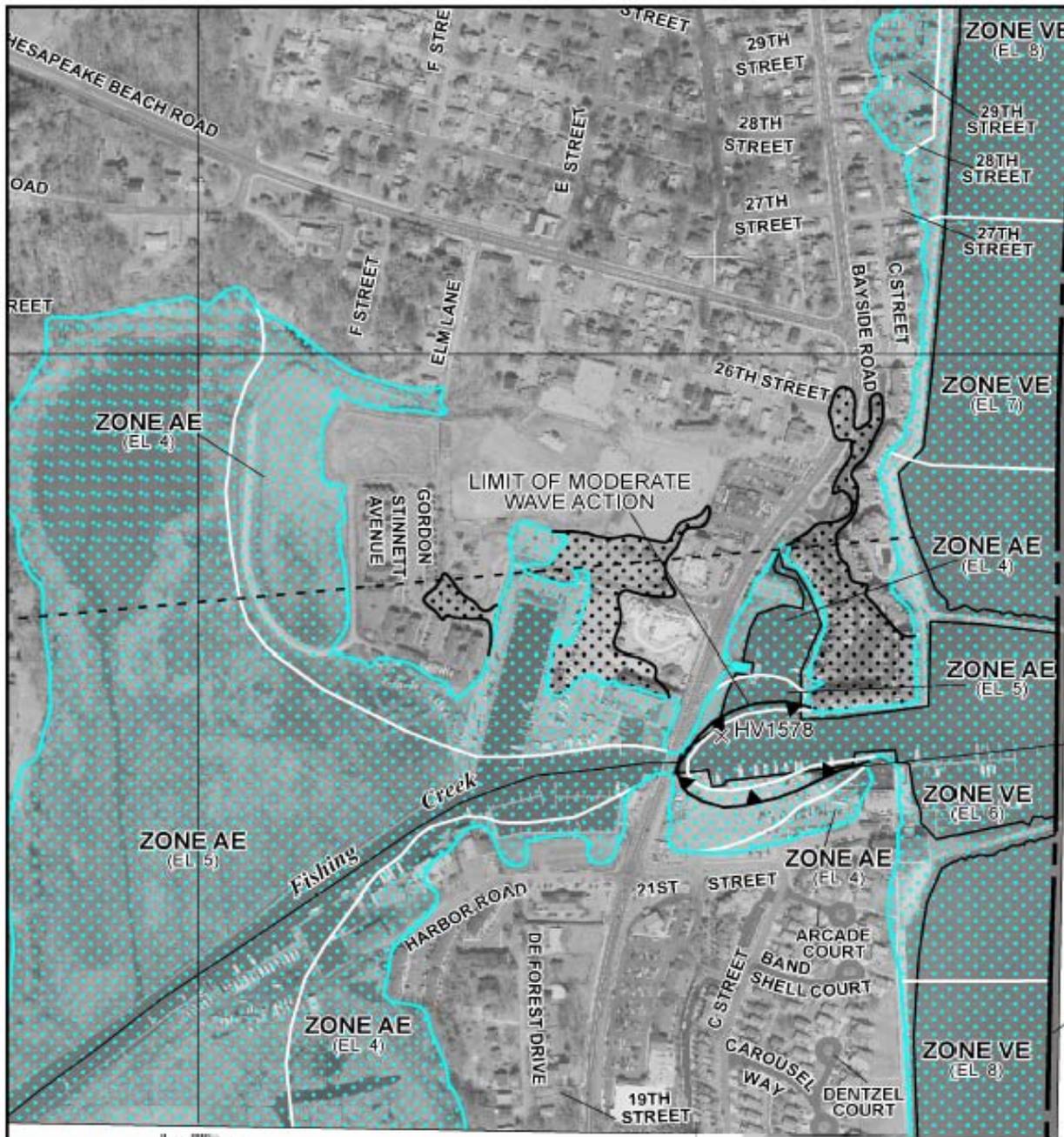
- New study throughout Region III (MD, DE, VA, PA)
- Affects all tidal and coastal floodplains
- New advisory line on FIRM
 - Limit of Moderate Wave Action (LiMWA)
- Non-regulatory products:
 - Flood Risk Map
 - Flood Risk Report
 - Flood Risk Database (CSLF, depth grids, etc.)
- Website:

FEMA Region III Coastal Analysis & Mapping
www.r3coastal.com

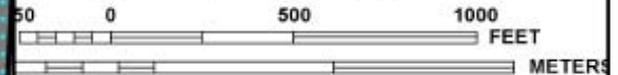


Coastal A Zone (CAZ)





MAP SCALE 1" = 500'



PANEL 0083G

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CALVERT COUNTY,
MARYLAND
AND INCORPORATED AREAS

PANEL 83 OF 270

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS

COMMUNITY	NUMBER	PANEL	SUFFIX
CALVERT COUNTY	240011	0083	G
CHESAPEAKE BEACH, TOWN OF	240100	0083	G
NORTH BEACH, TOWN OF	240012	0083	G

Notice to User: The Map Number shown below should be used when placing map orders, the Community Number shown above should be used on insurance applications for the subject community.



MAP NUMBER
24009C0083G

MAP REVISED
NOVEMBER 19, 2014

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.msc.fema.gov

www.r3coastal.com

FEMA Region III Coastal A x

www.r3coastal.com

Region III Coastal Analysis and Mapping

FEMA

Search this site

- Coastal Study Home
 - Storm Surge Study
 - Coastal Hazard Analysis & Mapping
 - Outreach
- Coastal Flood Zones Overview
- Contact Information
- Meeting Information
- Study Partners
- Subscribe to Mailing List
- Additional Resources
- FAQs
- Glossary & Acronyms
- Sitemap

About the Study

The Federal Emergency Management Agency (FEMA) Region III office has initiated a coastal analysis and mapping study to produce updated Digital Flood Insurance Rate Maps (DFIRMs) for coastal counties within Region III. The new coastal flood hazard analyses, initiated in the Fall of 2009, will utilize updated 1% annual chance stillwater elevations obtained from a comprehensive storm surge study being concurrently performed by FEMA Region III.

Hurricane Isabel, 2003

The storm surge study is one of the most extensive coastal storm surge analyses to date, encompassing coastal floodplains in three states and including the largest estuary in the U.S. Ultimately, the study will update the coastal storm surge elevations within the states of Virginia, Maryland, Delaware, and Pennsylvania including the Atlantic Ocean, Chesapeake Bay and its tributaries, and the Delaware Bay. This study differs from the storm surge mapping performed as part of Hurricane Evacuation Studies in that the resulting stillwater elevations are based on probability of occurrence as opposed to Hurricane Category events. Emergency Managers should still utilize their hurricane evacuation studies and hurricane category storm surge maps for evacuation planning and decision-making purposes.

An updated coastal flood study is needed to obtain a better estimate of coastal flood hazards and risk for Region III. The current, or effective, Flood Insurance Rate Maps (FIRMs) are outdated primarily due to the age of data and methodologies used in producing the effective FIRMs. Most of the data used to produce the effective FIRMs is from the 1970s. Many of the methodologies used to produce the effective FIRMs are also outdated.

Coastal Hazard Analysis & Mapping

Outreach

Outreach

Regulations

Chesapeake Beach Floodplain Management Ordinance

Regulations

- Every community required to update their local floodplain management ordinance
- Minimum NFIP requirements in Code of Federal Regulations (CFR), 44 CFR 60.3
- MD Model Floodplain Management Ordinance exceeds minimum requirements
- State waterway regulations in Code of Maryland Regulations (COMAR), 26.17.04
- International Codes (IBC and IRC)
 - Enhancements in 2015 I-Codes



Chesapeake Beach Floodplain Management Ordinance

- Revised in October 2014
- Meets and exceeds minimum NFIP requirements
- Key higher standards:
 - Two foot freeboard
 - Coastal A Zone (V Zone standards)
 - New manufactured homes not allowed in floodways and V Zones
 - Critical and essential facilities not allowed in V Zones, CAZs or floodways



Insurance

Write Your Own (WYO) Companies

Flood Insurance



- **Check with your agent!**
- Policy written by Write Your Own (WYO) companies
- Homeowners insurance does not cover flood damage
- Can purchase even if outside high risk area
- Mandatory purchase requirement for structures in mapped floodplain with federally-backed mortgage
- Lots of variables affect the rate:
 - Flood zone, date of construction, building elevations, BFE, etc.



Flood Insurance



- Lots of changes:
 - Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12)
 - Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)
- Websites:

National Flood Insurance Program

www.FloodSmart.gov

NFIP iService

www.nfipiservice.com



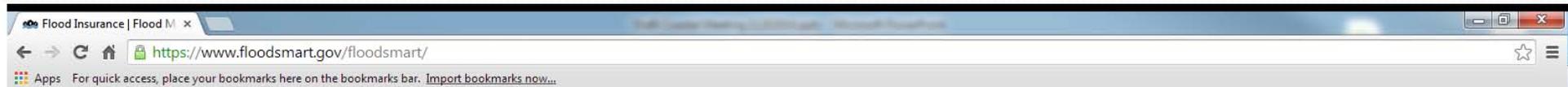
Effective April 1, 2015:



- Updated premium rates conforming to HFIAA premium rate caps;
- Premium increases for non-primary residences and Severe Repetitive Loss (SRL)** properties;
- New rate tables for substantially damaged/substantially improved structures;
- New procedures for properties newly mapped into a Special Flood Hazard Area (replacing the Preferred Risk Policy (PRP) Eligibility Extension procedure), and only allowing the PRP rate for the first year;
- New HFIAA-mandated premium surcharge of \$25 for policies covering primary residences and \$250 for all other policies; and
- Revised deductible amounts and new \$10,000 deductible option for residential properties;



www.FloodSmart.gov



Call toll free: 1-888-379-9531 or have us call you

- HOME
- FLOODING & FLOOD RISKS
- ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
- RESIDENTIAL COVERAGE
- COMMERCIAL COVERAGE
- POLICYHOLDER RESOURCES
- PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > Community Rating System
- > Community Resources
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates



- Protect What Matters
- Hurricane Season**
- Recent Changes
- New Flood Maps
- Flood After Fire

LATEST NEWS

The Homeowner Flood Insurance Affordability Act was signed into law by the President March 21. It amends some provisions of the Biggert-Waters Flood Insurance Reform Act of 2012. [Find details here](#) as they are made available.

View and download flood maps for your community for free on the newly updated FEMA [Flood Map Service Center!](#)



GET COVERAGE FOR AS LOW AS \$129 PER YEAR

Find out about our Preferred Risk Policy for homes in moderate-to-low risk areas.

LEARN MORE



WHAT COULD FLOODING COST ME?

This interactive tool shows the cost of a flood to your home, inch-by-inch.

LEARN MORE

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State:

Zip code:

Residential? Yes No

GO!

Privacy Policy

www.nfipiservice.com

iService
Friday 10, Apr 2015
NFIP Bureau & Statistical Agent

[Home](#)

NFIP Documents

- [Bulletins & Manuals](#)
- [eWatermark](#)
- [CRS Updates & Newsletters](#)

National Flood Conference

- [NFC](#)

Training

- [NFIP Training](#)

Claims

- [APDA Submission](#)
- [Adjuster Certification](#)
- [Claims Polling Submission](#)
- [SALAE](#)
- [ICC Submissions](#)
- [Sandy Related Litigation Tracking](#)
- [Sandy Related SALAE Type I Engineering Services](#)

Underwriting

- [Underwriting Submission](#)
- [HFIAA Refunds Polling Submissions](#)

Mailing Lists

- [WYO Clearinghouse & eWatermark](#)

Welcome to the NFIP iService Website

Homeowner Flood Insurance Affordability Act of 2014

WYO BULLETINS
With Search Capability

2015 | 2014 | 2013 | 2012

National Flood Insurance Program eWATERMARK

[Join eWatermark](#)

[Join NFIP CRS Newsletter Updates](#)

[Join WYO Clearinghouse Mailing List](#)

NFIP WYO Toll-Free Contacts

STORM SANDY

NFC
National Flood Conference

NFIP Training 2015 Workshops
Agents and Adjusters
To maintain "Active" status for NFIP Adjuster Certification or to become certified, adjusters must attend a 2015 Claims Workshop.

[View Schedule](#)

iService team

PORTAL

Flood Insurance Rating

- Higher rates for:
 - Subgrade crawlspace
 - HVAC not elevated
 - Lack of flood openings
- Elevation Certificate may improve rate
- Agent to use whatever rating method yields cheaper rate



Mitigation

- Use flood-resistant materials
- Install flood openings in
- Elevate HVAC equipment
- Anchoring fuel tanks
- FEMA Hazard Mitigation Assistance grants:
 - Floodproofing (dry, nonresidential only)
 - Relocation
 - Elevation (at least 2' above BFE)
 - Demolition
- Purchase flood insurance!



Flood Openings

- Bottom of opening within 12" of grade
- Prescriptive: 1 sq. in. of net open area for every sq. ft. of enclosed area (engineered option)



FEMA Elevation Certificate

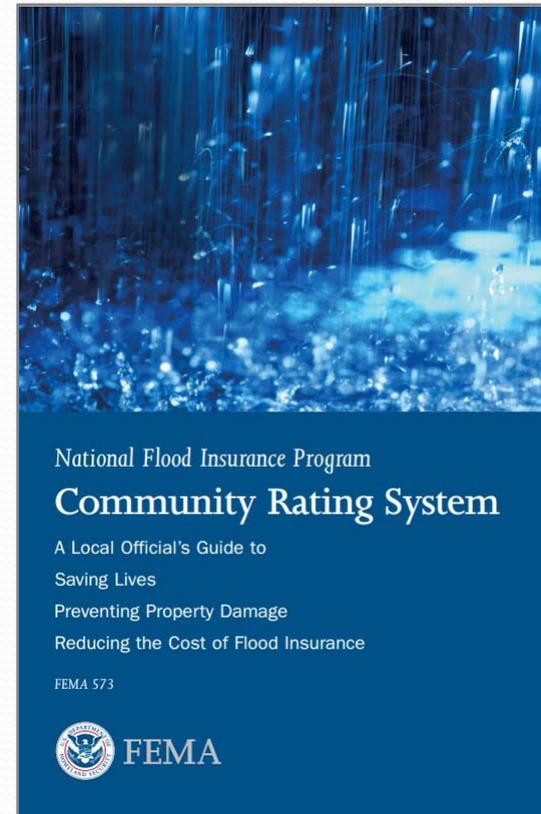
1. To ensure compliance with community's regulations
 - Properly elevated
 - Adequate flood openings
2. Flood insurance rating
 - Proper documentation required
3. Support Letter Of Map Change (LOMC) requests

U.S. DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY National Flood Insurance Program		ELEVATION CERTIFICATE IMPORTANT: Follow the instructions on pages 1-9.		OMB No. 1660-0008 Expiration Date: July 31, 2015	
SECTION A - PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name				Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or R.O. Route and Box No.				Company Name/Number:	
City State ZIP Code				ZIP Code	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.):					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.):					
A5. Latitude/Longitude: Lat. _____ Long. _____				Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number _____					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) _____ sq ft				A9. For a building with an attached garage:	
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____				a) Square footage of attached garage _____ sq ft	
c) Total net area of flood openings in A8.b _____ sq in				b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____	
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No				c) Total net area of flood openings in A9.b _____ sq in	
				d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No	
SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFP Community Name & Community Number				B2. State	
B4. Map/Parcel Number		B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel (Effective/Revised Date)	B8. Flood Zone(s)
B9. Basic Flood Elevation(s) (Zone A0, use base flood depth)					
B10. Indicate the source of the Basic Flood Elevation (BFE) data or base flood depth entered in item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in item B9: <input type="checkbox"/> NAVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ / _____ / _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					
SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)					
C1. Building elevations are based on: <input type="checkbox"/> Construction Drawings* <input type="checkbox"/> Building Under Construction* <input type="checkbox"/> Finished Construction *A new Elevation Certificate will be required when construction of the building is complete.					
C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/A0. Complete items C2 a-h below according to the building diagram specified in item A7. In Puerto Rico only, enter meters. Benchmark utilized: _____ Vertical Datum: _____					
Indicate elevation datum used for the elevations in items a) through h) below. <input type="checkbox"/> NAVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____ Datum used for building elevations must be the same as that used for the BFE.					
Check the measurement used.					
a) Top of bottom floor (including basement, crawlspace, or enclosure floor)				<input type="checkbox"/> feet <input type="checkbox"/> meters	
b) Top of the next higher floor				<input type="checkbox"/> feet <input type="checkbox"/> meters	
c) Bottom of the lowest horizontal structural member (V Zones only)				<input type="checkbox"/> feet <input type="checkbox"/> meters	
d) Attached garage (top of slab)				<input type="checkbox"/> feet <input type="checkbox"/> meters	
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)				<input type="checkbox"/> feet <input type="checkbox"/> meters	
f) Lowest adjacent (finished) grade next to building (LAG)				<input type="checkbox"/> feet <input type="checkbox"/> meters	
g) Highest adjacent (finished) grade next to building (HAG)				<input type="checkbox"/> feet <input type="checkbox"/> meters	
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support.				<input type="checkbox"/> feet <input type="checkbox"/> meters	
SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION					
This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S.C. Code, Section 1001.					
<input type="checkbox"/> Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Certifier's Name		License Number		PLACE SEAL HERE	
Title		Company Name			
Address		City State ZIP Code			
Signature		Date Telephone			
FEMA Form 086-0-33 (7/12) See reverse side for continuation. Replaces all previous editions.					



Community Rating System (CRS)

- Flood insurance discount program for communities that exceed minimum requirements
- Completely voluntary
- 5% premium reduction for every 500 points earned
 - Up to 200 points for 2' freeboard
 - Up to 650 points for CAZ requirement



Community:	CHESAPEAKE BEACH, TOWN OF	State:	MARYLAND
County:	CALVERT COUNTY	CID:	240100

Current CRS Class = 10

[\[Printable Version\]](#)

		TOTAL	SFHA *	X-STD/AR/A99 **	PRP ***
PIF		189	130	3	56
PREMIUM		\$155,870	\$128,313	\$4,867	\$22,690
AVERAGE PREMIUM		\$825	\$987	\$1,622	\$405
CRS Class					
09	Per Policy	\$35	\$49	\$81	\$0
	Per Community	\$6,659	\$6,416	\$243	\$0
08	Per Policy	\$69	\$99	\$81	\$0
	Per Community	\$13,075	\$12,831	\$243	\$0
07	Per Policy	\$103	\$148	\$81	\$0
	Per Community	\$19,490	\$19,247	\$243	\$0
06	Per Policy	\$138	\$197	\$162	\$0
	Per Community	\$26,149	\$25,663	\$487	\$0
05	Per Policy	\$172	\$247	\$162	\$0
	Per Community	\$32,565	\$32,078	\$487	\$0
04	Per Policy	\$206	\$296	\$162	\$0
	Per Community	\$38,980	\$38,494	\$487	\$0
03	Per Policy	\$240	\$345	\$162	\$0
	Per Community	\$45,396	\$44,909	\$487	\$0
02	Per Policy	\$274	\$395	\$162	\$0
	Per Community	\$51,812	\$51,325	\$487	\$0
01	Per Policy	\$308	\$444	\$162	\$0
	Per Community	\$58,227	\$57,741	\$487	\$0

* SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.

** SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

*** Preferred Risk Policies are not eligible for CRS Premium Discounts.

Questions?

- David Guignet, P.E., CFM
State NFIP Coordinator
Maryland Department of the Environment
410-537-3775
dave.guignet@maryland.gov
- Kevin G. Wagner, CFM
Natural Resources Planner
Maryland Department of the Environment
301-689-1495
kevin.wagner@maryland.gov

