



# Notice of FEMA Preliminary FIRM and FIS for Frederick County and Municipalities

## Background

FEMA has recently released updated Flood Insurance Rate Maps (FIRMs) for Frederick County and municipalities. The 1-percent annual chance floodplain (also referred to as the 100-year floodplain or regulatory floodplain) influencing the City of Brunswick has been revised according to a detailed hydraulic analysis. Most notably, the Special Flood Hazard Area (SFHA) designation for this area is changing from a Zone A to Zone AE. The current effective floodplain (Zone A, dated 2007) provides mapped area coverage only, not Base Flood Elevations (BFEs) nor flood depths. The revised FIRM designates Zone AE which does provide BFEs and flood depths to allow for a more precise determination of flood risk.

## What this means for property owners

Flood risk as determined by FEMA affects flood insurance requirements and rates. Simply stated, if your property is located within a SFHA (floodplain), your rates are typically higher than properties outside of identified zones. Note that any property located within a NFIP participating community is eligible for and encouraged to obtain flood insurance coverage.

In the coming weeks, the City of Brunswick will be contacting property owners whose properties are affected by the map revision via mail with instructions and guidance. This includes properties that are **now within the floodplain** and properties that have been **removed from the floodplain**. Both of these cases exist in the City of Brunswick. All existing Letters of Map Change on file (including LOMAs and LOMR-Fs) will be revalidated free of charge once the new FIRM becomes effective.

## Comment and Appeal Timeframes

At this time, the public is invited to review the FIRMs and provide **non-technical comment** on the maps. Non-technical comments are defined as objections to base map information such as road names, municipal boundaries, as well as errors of omission. Please send all comments using the attached comment sheet to Planning & Zoning for placement on a combined list. **Please submit comments by February 6, 2019** to allow adequate time to sort and combine comments. This list will be sent to FEMA on February 8, 2019.

The **technical Appeal Period** is scheduled for Fall of 2019 at the earliest. The City of Brunswick will post announcements once they are made available by FEMA. During this period, the public has the opportunity to provide technical feedback or objections to the maps (including SFHA extents, zone designations, BFEs, and flood depths). Note that a formal appeal must be supported by scientific and technical data.

The Preliminary FIRM & Flood Insurance Study (FIS) become effective following the Appeal Period review and approval. FEMA then issues a Letter of Final Determination (LFD) initiating the new flood mapping data. Finally, the City of Brunswick will adopt the FIRMs and update the Floodplain Ordinance via the standard text amendment process.

## What you can do now

Property owners should review the Preliminary FIRMs and FIS using the links below to provide comment, determine flood risk, and identify changes that may affect insurance coverage. Additional information is available on the City's Flooding Resources page.

- The **FEMA Preliminary Floodplain Update viewer** is available at: <https://maps.frederickcountymd.gov/floodplainupdate/FloodOpen.html>
- **Digital floodplain data** is available through the FEMA Map Service Center at: <https://msc.fema.gov/portal/advanceSearch> (Select "Search All Products")
- **FIRM and FIS Hardcopies** are available for review in the Planning & Zoning office located at 601 E. Potomac Street, Brunswick, MD.

**NFIP** The National Flood Insurance Program is a voluntary Federal program allowing property owners in participating communities to purchase flood insurance.

**FIRM** A Flood Insurance Rate Map shows the extents of identified high risk flood hazards areas.

**FIS** The Flood Insurance Study compiles all related studies and technical data related to the flood hazard update into one report.

**SFHA** Special Flood Hazard Areas comprise all areas subject to inundation by 1-percent-annual-chance flood events. Examples of SFHAs include Zone A and Zone AE floodplain areas.

**Zone A** does not provide base flood elevations or flood depths. A detailed hydraulic analysis has not been performed.

**Zone AE** provides base flood elevations and flood depths established through detailed hydraulic analysis. Zone AE is more precise than Zone A.

**Zone X** represents the 0.2-percent-chance flood event. (These areas are evident along Little Catoclin Creek South on the Brunswick FIRMs).

## Preliminary FIRM Panel Numbers for Brunswick

- 24021C0384E
- 24021C0392E
- 24021C0403E
- 24021C0411E

## Send Comments To:

**Abby Ingram**  
P&Z Project Coordinator  
[aingram@brunswickmd.gov](mailto:aingram@brunswickmd.gov)

601 E Potomac Street  
Brunswick, MD 21716

**If you have questions, please contact Planning & Zoning at 301-834-7500, x300 or x303.**



# City of Brunswick Non-Technical Comment Sheet

RE: FEMA Preliminary FIRM (FIRM Panels 24021C0384E, 24021C0392E, 24021C0403E, 24021C0411E)

**NON-TECHNICAL COMMENTS** include objections or corrections to base map information such as road names, stream names, municipal boundaries, as well as errors of omission. Comments related to flood extent and data will be addressed during the formal 90-Day Appeal Period tentatively scheduled for this fall.

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Please submit all comments to the Planning & Zoning Office by  
**February 6, 2019:**  
 Email: [aingram@brunswickmd.gov](mailto:aingram@brunswickmd.gov)  
 Mail: 601 E. Potomac Street, Brunswick, MD 21716

A Combined Comments List will be sent to FEMA on February 8, 2019.

If you have questions, please call 301-834-7500 x300 or x303.

Comment No.	FIRM Panel Number	Comment
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