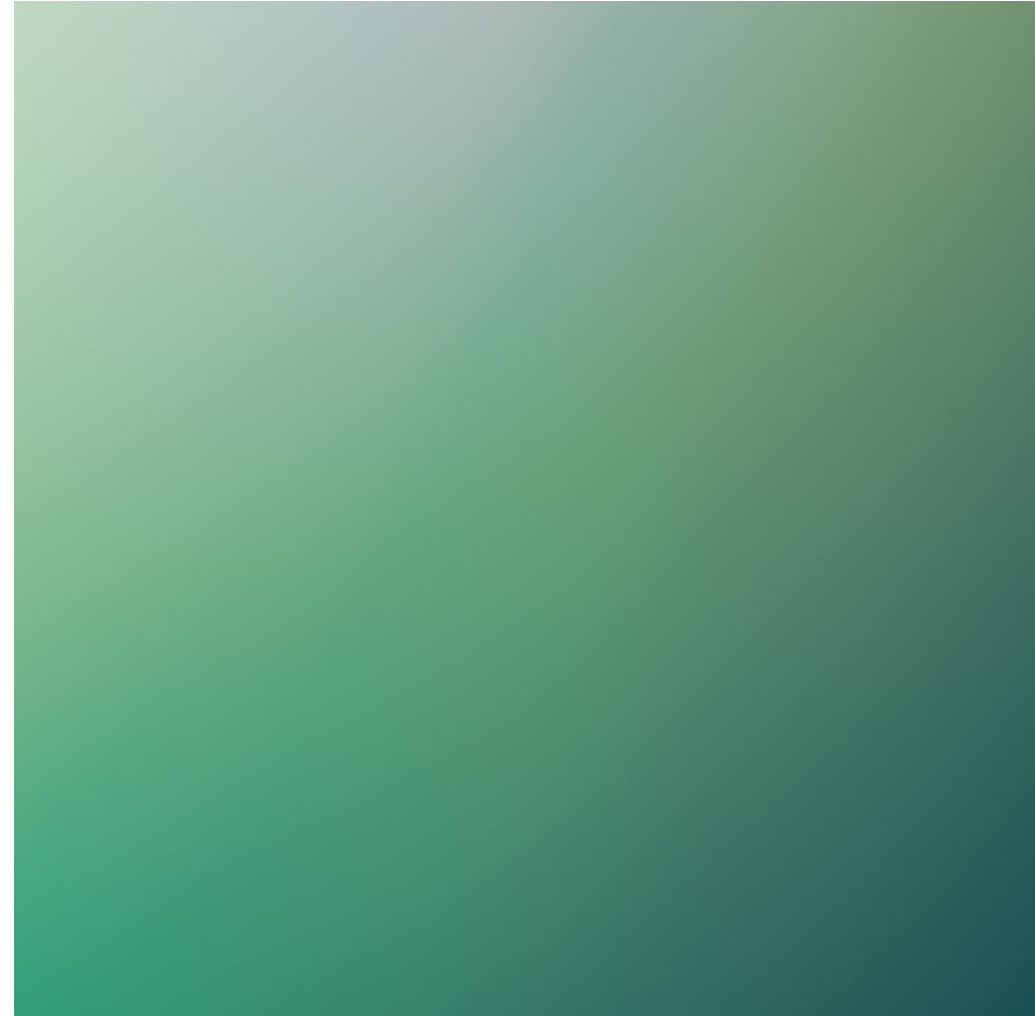


# Council Bill 61-2026

## Amending Floodplain Provisions

September 30, 2026



# Background

- Howard County is member of National Flood Insurance Program (NFIP)
- Benefit from federally backed flood insurance program
- Eligibility dependent on compliance with state and federal ordinances
- Collaboration among staff from DPW, DPZ, DILP, and OoL to ensure HoCo floodplain compliance
- Submitted to/approved by MDE / FEMA
- Submitted for Council approval and adoption
- Targeting October approval

# Imperative

- Non-compliance with floodplain ordinance = suspension from NFIP
- Prohibition of federal financial assistance in Special Flood Hazard Areas (SFHA) of suspended communities
- Residents cannot buy or renew NFIP flood insurance
- To be reinstated, community must adopt NFIP-compliant ordinances and remedy any non-compliant development constructed in SFHAs during suspension
- Non-compliance with floodplain ordinance = significant costs to County and residents

# History

- FEMA/MDE dictate when municipalities in Maryland update their flood studies and mapping, typically on a rotating basis.
- Update frequency driven by available funding for FEMA/MDE contractors.
- Previous updates – early 1980's, 2013, and 2026 (now).
- Updates include flood studies/reports, flood mapping, and floodplain ordinance.
- Updates based on current data and use the most current methodologies.

# Overview of Changes to the Ordinance

\*\*\*Maintains same level of development restrictions in the 100-year floodplain\*\*\*

- Aligns with the current Maryland Model Floodplain Ordinance
- Consolidates the bulk of floodplain regulations in the Code from the current three locations
- Incorporates language to reflect FEMA's 8/1/2025 Preliminary Flood Insurance Study and Flood Insurance Rate Maps
- Clarifies and incorporates additions to Howard County's local floodplains in the Little Patuxent and Patapsco River Lower North Branch Watersheds (30-acre to 1 square mile drainage areas)
- Clarifies DPW, DILP, and DPZ roles and responsibilities for floodplain management and reviews of development requests in floodplains
- Clarifies standards for construction in flood hazard areas
- Aligns county zoning regulations and FEMA guidance on accessory structures and agricultural structures
- Clarifies the County's current alternative compliance process relative to NFIP criteria

# Overview of Changes to Floodplain Mapping

From FEMA (numbers from August 2025):

- Estimated 83,330 structures currently in Howard County.
- Estimated 505 structures potentially subject to mandatory flood insurance purchase (Note: Howard County has a "5" rating in the Community Rating System = 25% reduction in insurance rates)
- 100 structures newly in the 100-year floodplain
- 110 structures newly out of the 100-year floodplain
- Addition of Floodways to the map (formality required by FEMA)

# Floodplain Update - Timeline

- December 2020 – Initial meeting with FEMA and MDE
- August 1, 2025 – FEMA issued "Preliminary" Maps/Reports
- September 24, 2026 – Pre-File Bill 61-2026
- October 7, 2026 – Public Outreach Meeting (Capitoline Center)
- October 19, 2026 – Council Public Hearing
- September 29-December 28, 2026 – 90-day appeal period
- ~Summer 2027 – Letter of Final Determination (LFD)
- 6 months after LFD – Final adoption of new maps

Thank You