2664 RIVA ROAD, P.O. BOX 6675
ANNAPOLIS, MARYLAND 21401

OFFICE OF PLANNING AND ZONING

SUBSTANTIAL IMPROVEMENT NOTICE

Building Permit #

Based upon review of your building permit application and current tax assessment records, it has been determined that your proposed home improvement is considered to be a **substantial improvement**. Under the Floodplain Management Ordinance, a substantial improvement is defined as any repair, reconstruction or improvement of a building, the cost of which equals or exceeds 50 percent of the market value of a building. Under federal requirements, all substantially-improved structures shall have the lowest floor elevated to one foot above the 100-year flood elevation. This would require raising the existing structure to the elevation of ___ feet. Your property is in **Zone** ___, **Elevation** ___', as shown on **Flood Insurance Rate Map #**____. The lowest floor of your dwelling including any basement or garage must be built one-foot above the base flood elevation. The lowest floor should be at elevation ___ feet.

The County makes an initial check of the market value of the structure using the current value as shown in the Department of Taxation's consolidated property file. You may submit an independent appraisal performed by a professional real estate appraiser of the market value of the existing structure (less land value) instead of the figure shown in the consolidated property file **or** you may obtain an elevation certificate from a registered engineer indicating the lowest floor elevation of the existing dwelling.

If the value of the proposed improvement still equals more than 50 percent of the appraised market value, than the existing structure must be brought up to code (lowest floor must be raised to the required elevation). If the proposed improvement is an addition with minimal interior improvements to the existing structure, then only the addition must be elevated. If the proposed improvement is a second floor addition with minimal reconstruction of the existing structure, then the existing first floor may remain at its current elevation only if the second floor addition is designed so that it is supported by its own foundation, separate from the existing foundation and has no internal connections with the existing structure, such as internal stairwells.

Waivers from the requirements of the Ordinance may be requested. This request is reviewed by a number of county and state agencies. The length of review time will vary according to the detail of information submitted and the nature of the waiver requested. You should be aware that the County generally does not approve waivers for lowest floors to be below the 100-year flood elevation and additional flood protection features may be required for portions of the structure below the required elevation. Additionally, the granting of a waiver does not exempt the structure from the insurance requirement and the rate will be based upon the lowest floor elevation.

In order to obtain financing to buy, build, or improve property located in identified flood hazard areas, flood insurance is required by law when any mortgage, loan, grant, or other funding is provided, insured, or regulated by federal agency (VA, FHA, FMHA, EPA, FDIC, etc.). Flood Insurance Rate Maps (FIRM's) for Anne Arundel County became effective on May 2, 1983. For the purposes of determining insurance rates, buildings constructed prior to this date are considered Pre-FIRM. For insurance rating purposes, buildings for which the start of construction or substantial improvement was after that date are considered Post-FIRM construction. Insurance rates for Post-FIRM structures are set by the rate-zone and according to actuarial risk, based upon the lowest floor elevation (including basement) relative to the 100-year flood elevation. Insurance rates increase significantly as the lowest floor goes below the flood elevation. Structures with the lowest floor more than one foot below the flood elevation can not be rated by local insurance companies and must be submitted to the National Flood Insurance Program to determine the appropriate rate.

If you can not provide either an appraisal or flood elevation certificate, it will be required that you submit flood elevation drawings prepared by a registered engineer, architect or surveyor (see the attached sample drawing).

If you have any questions, please contact me at (410) 222-7960.

Sincerley,

Vanessa L. Crankfield
Planning Technician II