



# FEMA

## *Flooded Rockhill Property Relocation Project*

**Calvert County, MD** - The Rockhill property was situated immediately at the water's edge of the Chesapeake Bay and within the V-Zone (elevation 8 foot based on National Geodetic Vertical Datum (NGVD)). This portion of Calvert County was included in the Federally declared disaster in 1996.

Although the Rockhill property did not sustain damage as a direct result of the disaster, it has been damaged repeatedly by flood and flood-related erosion. During the years between 1978 and 1985, claims for water damages to this property were paid on five different occasions; these claims totaled \$16,000. The property's location at the water's edge, coupled with the historical record of serious storm damage in the area, made a future predictable.

The house, a single story building, resting on concrete block piers and steel piles was placed on a new foundation and a new septic system installed. The structure was relocated 65 feet to the west of its present location, away from the reach of high tide on the Chesapeake Bay. Relocation would remove the building entirely from the potential dangers in the 100-year floodplain.

This alternative presented the opportunity for a permanent solution to a repetitive and potentially severe problem. Costs for the acquisition would exceed \$101,167 versus \$34,923 for relocation, and the acquisition would have been more disruptive to the owners. Relocation of the building removes it from the Coastal High Hazard Area, therefore, eliminating the risk to persons and property from flood and flood-related erosion damages. Savings, in dollars and to lives, realized by not needing to deploy emergency services personnel are immeasurable.

The future potential exposure on this property, for insurance claims to the National Flood Insurance Program (NFIP), is removed with the completion of the project. Using land already owned by the occupants provides cost savings and allows the property owners to remain in the area.



**Calvert County,  
Maryland**



### **Quick Facts**

Sector:

**Private**

Cost:

**\$34,923.00 (Actual)**

Primary Activity/Project:

**Relocation**

Primary Funding:

**Hazard Mitigation Grant Program (HMGP)**