



FEMA

Willis Creek-Locust Grove Flood Mitigation Project

Allegany County, MD - This project represents the second phase in Allegany County government's plan to remove residential properties from the 100-year floodplain along Willis Creek. Severe flooding in 1984 resulted in 29 homes receiving serious damages from water. Seventeen of these properties were purchased, and the remaining twelve were elevated above the 100-year floodplain. The Maryland Historical Trust ruled that the flooding in 1984 eliminated any historical value that Locust Grove may have possessed.

Flooding in January 1996 was at the 500-year level, resulting in eight of the remaining structures receiving substantial damages. These properties became highly desirable for acquisition in accordance with the goal of the Maryland State Hazard Mitigation Plan: to remove as many residential properties as possible from the 100-year floodplain.

This project consists of the purchase and demolition of eight substantially damaged properties located in the 100-year floodplain. Following this, the vacant land would be graded to match the surrounding terrain, allowing it to return to its natural state. The placement of use restrictions on the deeds of the vacant land will prevent future residential or commercial development in the area.

Following the January 1996 flood event, one homeowner received over \$29,000 in claims payment from the National Flood Insurance Program (NFIP) and another homeowner needed to borrow over \$54,000 from the Small Business Administration (SBA). When multiplied by the number of substantially damaged properties in the project, the benefit savings were obvious. The increase in open space in the area provides the entire community with additional recreational opportunities.

The largest benefit from this, and all acquisitions, is to the people (residents and emergency services personnel) who are no longer subject to peril at this location. These properties received damages more than 50 percent of their market value, making them a priority for the Hazard Mitigation Grant Program (HMGP). Had the owners tried to repair the structures, they would have been subject to stricter building codes which would have required elevation, a costly technique. The acquisition of the properties created permanent benefits by removing them from the need for future disaster aid.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.



**Allegany County,
Maryland**



Quick Facts

Sector:

Public

Cost:

\$299,250.00 (Estimated)

Primary Activity/Project:

Acquisition/Buyouts

Primary Funding:

Hazard Mitigation Grant Program (HMGP)