

CB61-2026 Fiscal Analysis
Introduced: October 5, 2026
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Legislative Intent: This legislation adopts comprehensive updates to the Howard County Floodplain Management Ordinance to incorporate new floodplain data, modernize regulatory language, and align with State and federal requirements.

ANALYSIS

Fiscal Impact:

According to the Department of Public Works (DPW), this legislation can be enacted without significant impacts to the County budget, and any fiscal impacts should be minimal. DPW confirmed “no additional staff, resources, or funding beyond current levels will be required” to implement this legislation. There are no changes to fees or penalties associated with this bill.

Howard County is a member of the [National Flood Insurance Program](#) (NFIP), which offers flood insurance to residents and businesses in jurisdictions that are approved members of the NFIP. The NFIP is administered by the Federal Emergency Management Agency (FEMA). According to [data published by the NFIP](#), 73% of single-family homes in Maryland covered by this program have annual insurance costs below \$1,000 and the statewide average NFIP cost of insurance for all policies is 2.85% lower than the State average risk-based insurance rate.

Periodically, to remain a member of the NFIP, Howard County must adopt updates to the County’s Floodplain Management Ordinance. Although these amendments are comprehensive, DPW estimates minimal fiscal impacts because any resources needed for new trainings, forms, or permit reviews can be handled under the existing budget.

Budget Implications:

- According to DPW, maintaining compliance with the NFIP will maintain the County’s eligibility for FEMA funding. In FY2028, the County expects to receive \$6.2 million in FEMA, State, and federal funding for capital project [C0337-FY2014 Ellicott City Improvements and Enhancements](#) (Ellicott City Safe and Sound). The external grant budget for the total project is \$110.27 million. *Please see the list below of Safe and Sound projects that have received external grant funding.*

Other Notes:

- According to DPW, the federal timeline for reviewing and awarding grants has slowed in the last two years.

Safe and Sound projects with external funding, provided by DPW:

- EC North Tunnel (\$174.47 total):
 - o \$75M WIFIA loan (EPA)
 - o \$12M FY23 State Bond Bill
 - o \$10M FY25 State Bond Bill
 - o \$5M FY24 State PayGo Grant
 - o \$0.85M FY24 Federal Discretionary Spending (through HUD)
 - o \$23.5M Low Interest State Revolving Loan
 - o \$5M FY23 MD State Resiliency Loan
 - o \$18.17M FY26 Low Interest State Revolving Loan
 - o \$2M FY26 State Bond Bill
 - o \$22.95M FY27 Low Interest State Revolving Loan
- Maryland Avenue Culverts (\$66.81 total):
 - o \$1M FY23 State Bond Bill
 - o \$3.37M Pre-FY22 State Comprehensive Flood Management Grant (CFMG)
 - o \$1.34M FY22 CFMG
 - o \$2.1M FY23 CFMG
 - o \$3M FY24 CFMG
 - o \$5M FY25 CFMG
 - o \$5M FY23 MD State Resiliency Loan
 - o \$4M FY27 CFMG
 - o \$2M FY28 CFMG (Proposed by State)
 - o \$40M FY28 Low Interest State Revolving Loan (Proposed by State)
- Pond H-4
 - o \$3.66M FY22 CFMG
- Pond H-7
 - o \$1.5 FY20 CFMG
 - o \$2.4M FY22 CFMG
- Quaker Mill Pond
 - o \$1.9M FY20 CFMG
- Pond T-1 (\$25.5 total)
 - o \$2M FY23 State Bond Bill
 - o \$5M FY24 MD State Resiliency Loan (Funds from FEMA)
 - o \$10M FY27 Low Interest State Revolving Loan
 - o \$2M FY28 CFMG (Proposed by State)
 - o \$6.5M FY28 Low Interest State Revolving Loan (Proposed by State)
- Pond NC-3
 - o \$5M FY24 MD State Resiliency Loan (Funds from FEMA)
- Building Constriction Rehab/Removal
 - o \$7.2M Grants from FY19 through FY27