

HD Decks & Exteriors Highlights Deck Planning in Floodplain Review

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COLUMBIA, MD - October 23, 2026 -
A floodplain bill before the Howard County Council and an active appeal period for preliminary flood maps raise a practical question for anyone planning a deck near a stream: where, exactly, would the deck and its supports sit on the lot? HD Decks & Exteriors, which lists Howard County among its Maryland service areas, is drawing attention to the distinction between a general map and a decision about a specific project.

The council introduced Bill 61-2026 on October 5 and held a public hearing on October 19. Its online record lists another legislative session for October 30. The bill is still under consideration as of October 20. It proposes to update the county's floodplain rules, clarify which departments review development, and incorporate newer flood data. It does not give homeowners a new permit today. According to a county presentation, the proposal maintains the existing level of development restrictions in the 100-year floodplain.

The introduced bill specifically mentions decks. Its building-code language retains an exception for open decks approved by the Department of Public Works on behalf of the Floodplain Administrator. Approval is the

important word. The exception is not a blanket permission to build an open deck in a floodplain. Another provision addresses replacement of part of an existing residence, including a deck, within a special flood hazard area. It describes conditions involving when that improvement existed and whether the replacement is in kind or smaller, unless alternative compliance is approved. The county, not a contractor or this article, determines how any provision applies to a given property. The bill could also change before a vote.

At the same time, FEMA has invited public review of updated flood maps. Its October 6 notice says the 90-day appeal and comment period began September 29. A county presentation lists December 28 as the end of that period. These are preliminary maps, not final insurance-rate maps. FEMA says appeals require technical or scientific information about the mapping, while a correction such as a misspelled road name may be submitted as a comment. An appeal is not a substitute for a deck permit, and it cannot be based merely on the effects of a proposed project.

The difference between a lot and a deck footprint matters. A mapped floodplain touching one part of a property does not, by itself, tell a homeowner where posts, steps or a new deck can go. Nor does a line on a screen establish that a proposed footprint is outside all county-regulated areas. A plan for a new deck, an addition to one, and a replacement may raise different questions. Grading, drainage changes and the location of supports can matter too. Before buying materials or settling on dimensions, the homeowner can review the county's map resources and ask its Department of Inspections, Licenses and Permits and Department of Planning and Zoning what applies to the parcel and proposed work.

There are two timelines to keep straight. FEMA's appeal period concerns the accuracy of preliminary hazard information. The council's bill concerns the rules that would govern floodplain development if enacted. Current permit and floodplain requirements remain in force while both processes continue. FEMA says it will notify communities of the final map effective date after appeals and comments are resolved. A project being planned now should be checked against the rules and map data the county actually uses when the application is reviewed, not against an assumed future outcome.

HD Decks & Exteriors lists design and installation of decks, porches and patios in Maryland, including Howard County. For a homeowner, the useful order of operations is simple: find out what the lot allows, then work out the deck layout. That keeps a design from depending on a floodplain assumption the county may not share. The company does not decide map boundaries, grant alternative compliance or issue permits. Those decisions stay with the appropriate agencies.

About HD Decks & Exteriors: The company builds outdoor living spaces in Maryland and Virginia. Its published services include decks, porches and patios. Project scope depends on the property and local

review requirements.

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HD Decks & Exteriors

HD Decks and Exteriors is a family owned Class A contractor serving Northern Virginia, the Richmond area and Maryland, designing and building custom decks, porches, patios, fences and exterior remodeling for homeowners since 2018.

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