

About Maryland's DFIRM Program

- The average age of Flood Insurance Rate Maps (FIRMs) in Maryland is 18 years old, and most studies to produce these maps were conducted in the late 1970s to mid-1980s.
- Flood risk can change over time due to many causes, including changing weather patterns, environmental changes, and new development.
- The need for modernized maps is critical. The Federal Emergency Management Agency and the Maryland Department of the Environment are working together to bring you updated FIRMs.
- The new FIRMs will be digital, known as Digital Flood Insurance Rate Maps (DFIRMs). They will reflect current conditions, show flood risk at a property-by-property level, and will be accessible online.

To assess your flood risk, use Maryland's *Flood Risk Guide* at www.MDFloodMaps.com.



FEMA



Maryland's Digital Flood Insurance Rate Map Program at a Glance