



Frequently Asked Questions

■ What is considered a flood?

For purposes of the NFIP a flood is an unusual rise in waters covering two acres or more of land or two or more properties. In this case, streets are included in the definition of property.

■ What is covered by flood insurance?

Buildings and contents are typically covered; however, separate policies are required for high-risk flood areas. For residential buildings, maximum coverage is \$250,000 for the structure and \$100,000 for its contents.

■ How much does flood insurance cost?

Flood insurance can cost as low as \$200 per year for Preferred Risk Policies, available in medium- to low-risk areas, depending on the level of coverage chosen. Rates are based on the level of flood risk posed to the property.

■ Am I required to purchase flood insurance?

If your home is in a high-risk flood area and you have obtained a mortgage through a federally regulated or insured lender, you are required to purchase flood insurance.

■ I don't live in a high-risk area. Why do I need flood insurance?

All areas are susceptible to flooding to varying degrees. If you live in a moderate- to low-risk flood area, it is advisable to have flood insurance. Between 20 and 25 percent of the NFIP's claims come from outside high-risk flood areas.

■ I live in a low-risk area. Will I pay the same rates as those in a high-risk area?

Property owners in moderate- to low-risk areas should ask their insurance agents if they are eligible for the Preferred Risk Policy, which provides inexpensive flood insurance protection.

■ If I live in the floodplain, will I be able to get flood insurance?

Everyone living in a NFIP-participating community can receive affordable NFIP flood insurance, whether they live inside or outside the designated floodplain.

■ I already have homeowners insurance. Do I need flood insurance, too?

Homeowners insurance does not cover flood damages. A house has a 26 percent chance of flooding in a 30-year mortgage period, versus only a 4 percent chance of catching on fire.

■ Where can I find additional information?

If you have additional questions or are a renter or condo owner looking for answers to specific questions, we encourage you to visit www.FloodSmart.gov, the official Web site of the NFIP.



Mission

The mission of the Maryland Department of the Environment is to protect and restore the quality of Maryland's air, water, and land resources, while fostering smart growth, economic development, healthy and safe communities, and quality environmental education for the benefit of the environment, public health, and future generations.

For More Information

For more information, including information about public meetings to be held in your county, please visit MDE online at www.MDFloodMaps.com.

For more information about flood insurance and to locate an agent near you, visit www.FloodSmart.gov.



MARYLAND DEPARTMENT OF THE
ENVIRONMENT



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



FEMA



The National Flood Insurance Program

The National Flood Insurance Program (NFIP) was enacted by the Federal government in 1968 to facilitate citizens' access to affordable flood insurance and shift the burden of private property flood losses from taxpayers to floodplain property owners. The program is also designed to guide development away from flood hazard areas and requires new design and construction to be carried out in a way that minimizes or prevents flood damage.

The program is a partnership between Federal, State, and local governments and citizens. To participate in the NFIP, State and local governments must enforce floodplain development rules and regulations created by the Federal Emergency Management Agency (FEMA). By adhering to these guidelines, State and local governments help to ensure their residents can obtain affordable, federally backed flood insurance. If everyone follows the NFIP rules in a participating community, citizens enjoy the benefit of affordable flood insurance.

Flood Insurance Rate Maps

A community's flood risk is assessed by a FEMA Flood Insurance Study, which takes into consideration river flow, storm tides, rainfall, and coastal storm surge, among other factors. This information is used to create Flood Insurance Rate Maps (FIRMs). Flood risk can change over time due to many causes, including changing weather patterns, environmental changes, and new development. Therefore, FIRMs need to be updated to reflect those changes. FEMA is currently updating flood maps nationwide and is introducing new Digital FIRMs (DFIRMs). These new digital maps will show flood risk at a property-by-property level and will be accessible online.

Maryland Department of the Environment's Role

The Maryland Department of the Environment (MDE) has been working closely with FEMA to develop DFIRMs for the State of Maryland. These are digital products that will allow different layers to be overlaid in a Geographic Information System. Each county will have continuous coverage. As part of this effort, MDE collected a great deal of data, identified specific flooding issues, and gathered input from local communities to develop the new maps.



The average age of flood maps in Maryland is 18 years old, and most of the studies to produce these maps were conducted in the late 1970s to mid-1980s. The need for modernized maps is critical. DFIRMs depicting current conditions for many Maryland counties will be available in early 2010. Visit us online at www.MDFloodMaps.com for information about public meetings to be held in your county where you can learn more about MDE's DFIRM program.

What Marylanders Can Do

When the DFIRM for your area becomes available, you are encouraged to review your map so you can make informed decisions about protecting your property, both financially and structurally. In the meantime, we invite you to assess your current personal flood risk by using Maryland's *Flood Risk Guide* and to contact your local insurance agent about your flood insurance options.

Maryland's Flood Risk Guide

To fulfill its commitment to helping local governments and citizens make informed decisions about flood risk, MDE has created Maryland's *Flood Risk Guide*. This interactive guide, available at www.MDFloodMaps.com, is designed to help you understand your flood risk and what your next steps should be based on your personalized results. The guide will walk you through the entire process, from determining your current flood risk based on effective FIRMs to assessing your future flood risk based on preliminary DFIRMs. It will help you understand whether flood insurance is required or recommended for your property and how to obtain it.

