



# MARYLAND DEPARTMENT OF THE ENVIRONMENT

## Maryland's *Flood Risk Application* *How To Determine Your Flood Risk*

Floods can happen anywhere, anytime, and they can affect just an unlucky few or hundreds or more Maryland residents at a time. That's why the Maryland Department of the Environment has created Maryland's *Flood Risk Application* to help you make informed decisions about flood risk, so you can protect yourself from a devastating financial loss in the event of a flood. To determine your flood risk, go to <http://mdfloodmaps.org>

### How does the *Flood Risk Application* Work?

The guide is a step-by-step interactive tool designed to help you understand your flood risk and what your next steps should be based on your personalized results.

Once you find your location of interest you use the **Determine Flood Status** tool and click on the area inside the map. The Flood Risk Application will then provide you with hyperlinks to download floodplain maps for the area. You will then access the **Flood Risk Guide** that will prompt you to answer a few questions. As you respond to questions presented one by one, the guide will walk you through the entire process, from determining your current flood risk based on effective Flood Insurance Rate Maps (FIRMs) to assessing your future flood risk based on preliminary Digital FIRMs (DFIRMs). It aims to help you understand whether flood insurance is required or recommended for your property and how to obtain it if you do not already have it. If you are currently covered, the guide will help you find out if your coverage is sufficient and if it's in your best interest to upgrade your coverage now rather than later.

### Who should use the *Flood Risk Application*?

The tool is designed for the public. Even if you do not think you live in a flood-prone area, it's a good idea to spend a few minutes using the guide. You may be surprised what you learn about your actual flood risk.

### What are the next steps?

Once you complete the process, you will have the ability to make decisions about flood risk using both the current effective FIRM and the preliminary DFIRM. At various points, you will be prompted to save and/ or print information, including the flood maps for your property area.

If flood insurance is required or recommended for your location, buying it now could be advantageous. As a result of the change from FIRMs to DFIRMs, you may learn during this process that your property is changing from low-risk to high-risk. Therefore, you will likely be required to protect your building and its contents with flood insurance. Flood insurance rates for high-risk areas are higher, but it's possible to save money with the NFIP Grandfather Rule.

To take advantage of grandfathering, obtain a flood insurance policy before the new maps take effect. You'll likely qualify for a Preferred Risk Policy. On renewal, you will qualify for the standard rates associated with moderate- to low-risk zones, rather than high-risk zones, and this could add up to significant savings. To lock in the lower rate, act now. You must purchase flood insurance at least 30 days before the new maps become effective; otherwise, the property will be rated using the high-risk flood zone on the new DFIRM.

Alternatively, your property may be currently mapped as high-risk, but being downgraded to moderate- or low-risk according to the preliminary DFIRM. If this is the case, if you have a federally backed loan, it's possible that your lender may no longer require you to carry flood insurance. However, that doesn't mean you no longer have a risk of flooding. In fact, one out of every four flood claims come from these lower-risk areas.

For more information, including information about public meetings to be held in your county, please visit MDE online at <http://mdfloodmaps.org>



FEMA

## Flood Risk Application Instructions

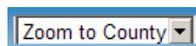
1. Go to: [www.mdfloodmaps.net](http://www.mdfloodmaps.net) OR  
[www.mdfloodmaps.org](http://www.mdfloodmaps.org) OR  
[www.mdfloodmaps.com](http://www.mdfloodmaps.com)
2. Click on the **Flood Risk Application** button on the right hand side of the homepage:



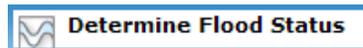
3. Agree to the terms of the disclaimer by clicking **I Accept**:



4. Navigate to your area of interest using Mapping Tools, Zoom to County Tool, or Address Locator Tool:



5. Once you find your location, click on **Determine Flood Status** button:



6. Click on the Map at the corner of your house closest to the floodplain
7. **Retrieve a GIS Map** by clicking the first link in the Flood Determination Results section. Save and/ or print.
8. **Optional:** If a **preliminary DFIRM** is available for your area, a copy of the full-size document can also be obtained from this section (WARNING: This is a large file, and may take several minutes to load). Links are provided in the left hand margin once the location is selected using the 'Determine Flood Status' button.
9. **Retrieve effective FIRM** Panel and print a FIRMette from the FEMA Map Service Center website (link provided in the left hand margin once the location is selected using the 'Determine Flood Status' button)
10. Determine next steps by clicking on link to **Flood Risk Guide**.
11. Contact your flood insurance agent, local floodplain manager, or the Maryland Department of the Environment NFIP State Coordinating Office for more information.