

Maryland Flood Fact Sheet



Hurricane Season 2007

In recent years, hurricanes, tropical storms and heavy rains have inundated Maryland residents with extensive flooding problems. The 2003 Atlantic Hurricane Season was one of the most destructive in the state's history as rainfall peaked at seven inches when Hurricane Isabel hit almost every county in Maryland, causing more than \$162 million in insured flood losses. In the last 10 years (1997–2006), Maryland has experienced five flood-related federally declared disasters, including three as a result of Hurricanes Floyd, Isabel and Fran.

MARYLAND FLOOD FACTS

(Source: National Flood Insurance Program)

Flooding costs Maryland. In the past five hurricane seasons (2002–2006), insured flood losses in Maryland totaled approximately \$177 million.

More Maryland residents have flood insurance. Policies have increased more than 7.5 percent in the past year, to 63,661 as of February 2007.

However, many Maryland households remain at risk. While there are more than two million households in Maryland (2000 US Census), only 3 percent of the state's households are covered by flood insurance policies.

BE FLOODSMART – REDUCE YOUR RISK

- **Learn your flood risk.** Properties that are not located within high-risk areas can also flood. Find out your flood risk right now by entering your address at FloodSmart.gov "Assess Your Risk." Insurance agents can also help check your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your "family contact" in an emergency, and make sure everyone knows the contact's address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can't get damaged.

- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a complete disaster supply checklist.
- **Reduce your flood risk through home improvements.** Visit FloodSmart.gov to learn about ways to lower your risk of sewer backup, electrical problems, basement flooding and other flood-related issues.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day wait before a policy becomes effective. If you already have a flood policy, remember: your policy needs to be renewed each year.

ADDITIONAL INFORMATION

Talk with your insurance agent about your flood insurance options. If you live in a high-risk area and carry a mortgage from a federally regulated lender, you are required to purchase a flood insurance policy. If your property is located in a low- to moderate-risk flood zone, you may be eligible for a low-cost Preferred Risk Policy, which can start as low as \$112 a year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your property against flooding.

