



# **Maryland Floodplain Mapping**

## **DFIRM Fact Sheet**

*(Updated July 2021)*

### **County Status in FEMA's DFIRM Mapping Process**

The Federal Emergency Management Agency (FEMA) is updating the Flood Insurance Rate Maps (FIRMs) for every county in the State of Maryland. During this update, FIRMs are transitioning from a paper product to a digital product that can be viewed in a variety of ways. The FEMA Map Service Center website, [www.msc.fema.gov](http://www.msc.fema.gov), will house all of the Digital FIRMs (DFIRMs).

The schedule on the second page of this fact sheet was developed by the Maryland Department of the Environment (MDE), in coordination with the FEMA Region III office. The status of each Maryland county is listed, and includes the scheduled release date of the preliminary DFIRM and target effective date. The time to progress from a preliminary DFIRM to an effective DFIRM is about 18 - 24 months, but could be shorter or longer depending on any issues that arise during the mapping process.

In addition to updated riverine flood studies being completed on a countywide basis, FEMA also completed a new coastal flood analysis of the Chesapeake Bay, its tidal tributaries, the Atlantic Coast and Coastal Bays. This will result in revised DFIRM panels being issued to some coastal counties that may be released on a separate schedule. Additional information pertaining to the coastal flood studies and mapping is available at the FEMA Region III outreach site [www.riskmap3.com](http://www.riskmap3.com).

To help citizens determine their flood risk, MDE created the DFIRM Outreach Program website. Please visit [www.mdfloodmaps.com](http://www.mdfloodmaps.com), and click on the Flood Risk Application icon on the right. The Flood Risk Application is an interactive web mapping tool designed to help the public understand their flood risk.

MDE is a Cooperating Technical Partner (CTP) with FEMA and developed an enhanced riverine (nontidal) mapping process in most of the State. These enhancements include updated riverine floodplain models in both detailed (Zone AE) and approximate study (Zone A) areas. Geographic Information System (GIS) data sets and digital topography were used to develop georeferenced HEC-RAS models for most of the riverine flood models derived after 2005. Data developed through the enhanced flood study analysis are available for download.

Once a DFIRM becomes effective, citizens may notice their flood risk has changed. A low-risk area may now be a high-risk area, or vice versa. Citizens may also find that flood insurance is now required for their property even though they never thought they lived in a flood prone area before. Don't wait for the new maps to become effective. Determine your flood risk now by reviewing the preliminary DFIRM for your respective county. If flood insurance is required for your location, buying it now could be advantageous. For more information about flood insurance, please contact your insurance agent, or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

Contact your local floodplain management office for information regarding mapping and regulations in your area.

**Email Questions or Comments to: [flood.maps@maryland.gov](mailto:flood.maps@maryland.gov)**

1800 Washington Boulevard | Baltimore, MD 21230-1718 | [www.mde.maryland.gov](http://www.mde.maryland.gov)

410-537-3000 | 800-633-6101 | TTY Users: 800-735-2258

Larry Hogan, Governor | Boyd K. Rutherford, Lt. Governor | Ben Grumbles, Secretary



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County	Preliminary Date	Effective Date	Coastal Preliminary Date	Coastal Effective Date
Allegany County, MD*	December 2018	April 2020	NA	NA
Anne Arundel, MD*	September 2009	October 2012	May 2013	February 2015
Baltimore City, MD	December 2018	June 2021	NA	April 2014
Baltimore County, MD	August 2020	Summer 2022	NA	May 2014
Calvert County, MD*	September 2009	December 2011	March 2013	November 2014
Caroline County, MD**	August 2013	January 2015	SYNCHRONIZED	SYNCHRONIZED
Carroll County, MD*	June 2010	October 2015	NA	NA
Cecil County, MD*	April 2010	July 2013	August 2013	May 2015
Charles County, MD	September 2011	September 2013	September 2013	May 2015
Dorchester County, MD*	March 2009	May 2011	May 2013	March 2015
Garrett County, MD	September 2011	October 2013	NA	NA
Howard County, MD	TBD	TBD	NA	NA
Harford County, MD	July 2014 & Nov. 2014	April 2016	SYNCHRONIZED	SYNCHRONIZED
Kent County, MD**	September 2012	June 2014	SYNCHRONIZED	SYNCHRONIZED
Prince George's County, MD**	Sept 2010 & Sept 2013	September 2016	SYNCHRONIZED	SYNCHRONIZED
Queen Anne's, MD**	September 2012	November 2014	SYNCHRONIZED	SYNCHRONIZED
St. Mary's County, MD	March 2022	TBD	March 2013	November 2014
Somerset County, MD*	December 2008	March 2011	March 2013	February 2015
Talbot County, MD	June 2011	August 2013	September 2013	July 2016
Washington County, MD*	March 2015	August 2017	NA	NA
Wicomico County, MD**	August 2009	August 2015	SYNCHRONIZED	SYNCHRONIZED
Worcester County, MD**	July 2013	July 2015	SYNCHRONIZED	SYNCHRONIZED
Frederick County, MD	December 2020	TBD	Additional Mapping Updates Planned or Underway	
Montgomery County, MD	December 2021	TBD		

\*Denotes MDE lead through mapping process

\*\* Denotes coastal study now set for release and includes community riverine study

SYNCHRONIZED – The counties where the FEMA studies for Riverine and Coastal DFIRM's were combined and released in one mapping product. These counties have one Preliminary DFIRM release and effective date.

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