

The NFIP in Maryland

- **The National Flood Insurance Program (NFIP) was enacted by the Federal government in 1968 to facilitate access to affordable flood insurance and to shift the burden of private property flood losses from taxpayers to floodplain property owners.**

- **The program is a partnership between Federal, State, and local government 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).**

- **In Maryland, FEMA works closely with the Maryland Department of the Environment and local governments to ensure the NFIP is working effectively for you.**

- **Local floodplain managers are responsible for facilitating the adoption of Flood Insurance Rate Maps (FIRMs) by participating communities.**

Visit the official web site of the NFIP, www.floodsmart.gov, for additional information. To find your local floodplain contact, visit www.mdfloodmaps.com



FEMA



Maryland
Department of
the Environment

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