Maryland
Top 50 National Flood Insurance Program (NFIP) Policy Count Communities* and Community Rating System (CRS) Participation

*Ranked by the total number of NFIP insurance policies-in-force

As of August 2020, 147 communities in Maryland participate in the National Flood Insurance Program (NFIP). Of these communities, 15 (or 10%) participate in the Community Rating System (CRS).

Of the top 50 Maryland communities (in terms of flood insurance policies-in-force), 14 participate in the CRS. The remaining 36 communities present an outreach opportunity for encouraging participation in the CRS.

Benefits of Joining the CRS

- Activities credited by the CRS provide direct benefits to the community, including enhanced public safety, reduction in flood damage and environmental protection.
- Residents are reminded that the community is working to protect them from flood losses.
- Public information activities will build a knowledgeable constituency interested in supporting and improving flood protection measures.
- Money stays in the community instead of being spent on insurance premiums.

For a full list of CRS communities, visit https://www.fema.gov/flood-insurance/rules-legislation/community-rating-system

CRS Class Data: October 1, 2020 / Policy Data: August 7, 2020