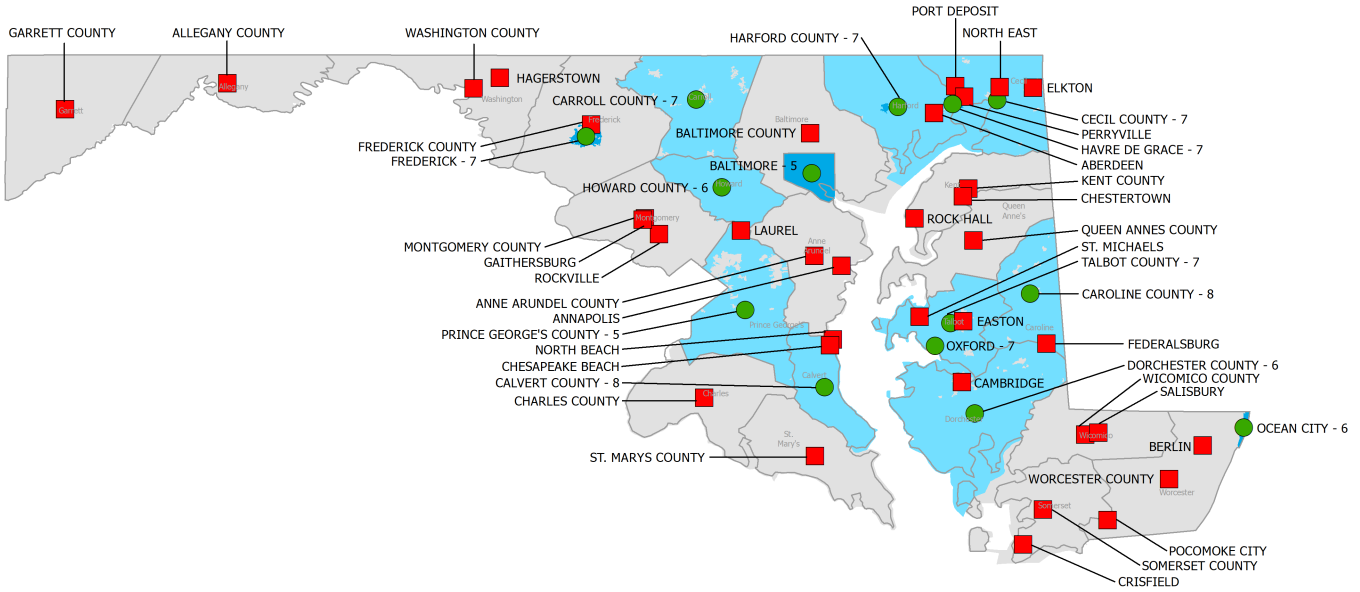
Maryland

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

Rank	CID	Community Name	Policies	Class
1	245207	Ocean City	25,763	6
2	240008	Anne Arundel County	5,308	--
3	240083	Worcester County	5,168	--
4	240010	Baltimore County	3,499	--
5	245208	Prince George'S County	3,337	5
6	240087	Baltimore	2,856	5
7	240054	Queen Annes County	2,241	--
8	240049	Montgomery County	1,968	--
9	240066	Talbot County	1,553	7
10	240026	Dorchester County	1,271	6
11	240061	Somerset County	1,244	--
12	240064	St. Marys County	1,202	--
13	240044	Howard County	1,063	6
14	240089	Charles County	641	--
15	240062	Crisfield	537	--
16	240011	Calvert County	534	8
17	240009	Annapolis	493	--
18	240078	Wicomico County	472	--
19	240019	Cecil County	463	7
20	240040	Harford County	427	7
21	240043	Havre De Grace	369	7
22	240027	Frederick County	349	--
23	240068	Oxford	329	7
24	240070	Washington County	260	--
25	240080	Salisbury	248	--
26	240045	Kent County	245	--
27	240030	Frederick	241	7
28	240048	Rock Hall	231	--
29	240053	Laurel	193	--
30	240100	Chesapeake Beach	190	--
31	240001	Allegany County	189	--
32	240015	Carroll County	187	7
33	240098	Cambridge	180	--
34	240025	Port Deposit	173	--
35	240024	Perryville	151	--
36	240069	St. Michaels	145	--
37	240051	Rockville	136	--
38	240067	Easton	121	--
39	240012	North Beach	115	--
40	240046	Chestertown	105	--
41	240130	Caroline County	102	8
42	240141	Berlin	80	--
43	240041	Aberdeen	69	--
44	240034	Garrett County	63	--
45	240050	Gaithersburg	62	--
46	240013	Federalsburg	54	--
47	240023	North East	50	--
48	240084	Pocomoke City	45	--
49	240074	Hagerstown	44	--
50	240022	Elkton	43	--



Top 50 NFIP Communities

- Participating in CRS
- Not Participating in CRS

Other NFIP Communities

- Participating City/Town
- Participating County
- Not Participating

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

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

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.

FEMA

NFIP/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.*