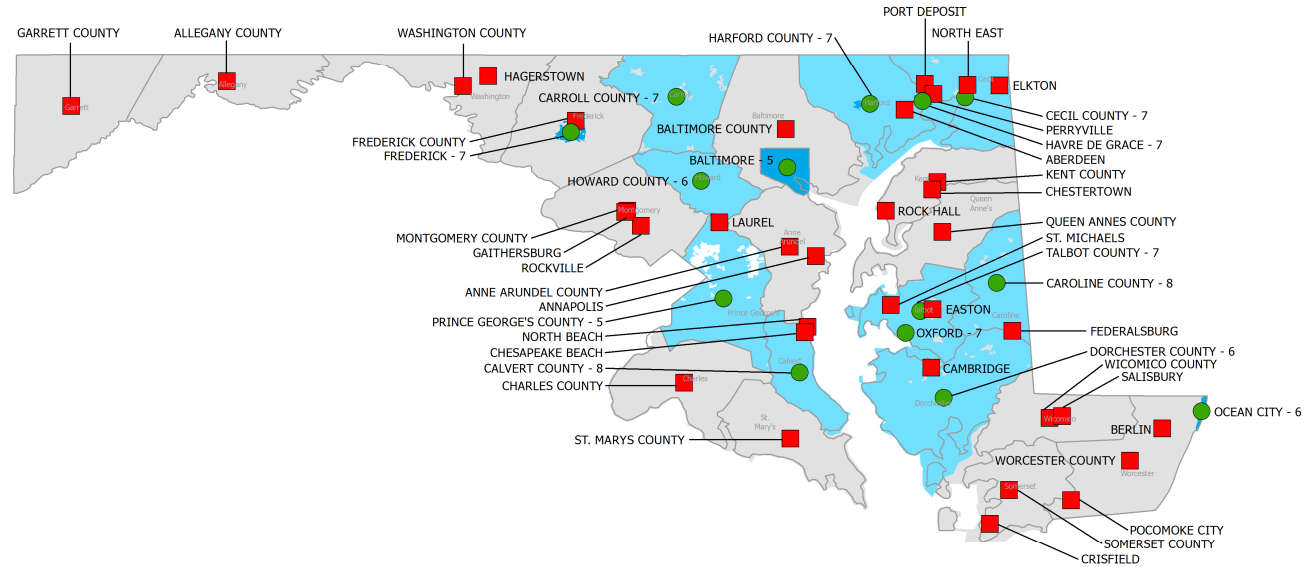


# Maryland

## 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	25,192	6
2	240008	Anne Arundel County	5,215	--
3	240083	Worcester County	5,057	--
4	245208	Prince George'S County	3,416	5
5	240010	Baltimore County	3,378	--
6	240087	Baltimore	2,995	5
7	240054	Queen Annes County	2,129	--
8	240049	Montgomery County	1,953	--
9	240066	Talbot County	1,469	7
10	240026	Dorchester County	1,251	6
11	240064	St. Marys County	1,200	--
12	240061	Somerset County	1,178	--
13	240044	Howard County	980	6
14	240089	Charles County	668	--
15	240011	Calvert County	535	8
16	240062	Crisfield	518	--
17	240009	Annapolis	466	--
18	240078	Wicomico County	462	--
19	240019	Cecil County	416	7
20	240040	Harford County	402	7
21	240043	Havre De Grace	364	7
22	240027	Frederick County	346	--
23	240068	Oxford	311	7
24	240080	Salisbury	245	--
25	240070	Washington County	239	--
26	240045	Kent County	238	--
27	240048	Rock Hall	235	--
28	240030	Frederick	228	7
29	240100	Chesapeake Beach	191	--
30	240098	Cambridge	177	--
31	240015	Carroll County	171	7
32	240025	Port Deposit	171	--
33	240053	Laurel	161	--
34	240001	Allegany County	158	--
35	240024	Perryville	149	--
36	240069	St. Michaels	132	--
37	240051	Rockville	131	--
38	240067	Easton	114	--
39	240012	North Beach	112	--
40	240046	Chestertown	102	--
41	240130	Caroline County	92	8
42	240141	Berlin	72	--
43	240034	Garrett County	71	--
44	240041	Aberdeen	64	--
45	240050	Gaithersburg	57	--
46	240013	Federalburg	55	--
47	240023	North East	45	--
48	240074	Hagerstown	43	--
49	240084	Pocomoke City	43	--
50	240022	Elkton	42	--



### 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, 2021 / Policy Data: July 31, 2021

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

As of July 2021, 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 know 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.