

# Hurricane Season is Here: Do You Have Flood Insurance?

With over 600 miles of Talbot County shoreline bordering the Chesapeake Bay, Talbot County's unique geography imposes a high flood risk on its residents and visitors.



The county is susceptible to flooding and flash floods any time of the year, but especially during hurricane season, from June 1<sup>st</sup> to November 30<sup>th</sup> each year.

Flooding is caused by high tides and rainfall combined with southeasterly winds and a low topography which slows water drainage. Tropical storms and hurricanes during the summer and fall months can intensify this flooding. Areas of the county most prone to flooding are those closest to the shoreline such as Tilghman Island, Neavitt, and the Town of Oxford and St. Michaels.



When flooding occurs, such as during a hurricane or tropical storm, access to Maryland Route 33 can become limited. If this main route is inaccessible in places, many communities from the Town of Easton to Tilghman Island could have limited access to evacuation routes and emergency services.

For 2018, NOAA forecasters predict a 70-percent chance of 10 to 16 named storms having wind speeds of 39 mph or higher with 5 to 9 of those storms statisticaly becoming hurricanes.



What can you do? First, be aware and prepared! Listen to weather forecasts, especially during hurricane season. Use a weather application on your smartphone or sign up for Talbot County's Citizen Alert System (<http://www.talbotdes.org>) to receive severe weather alerts, road closure information, and evacuation instructions.

Also, have a "Go Bag" ready to evacuate with you and your family. This bag should contain extra cash, medications, important documents, a first aid kit, and other necessities that may be needed. FEMA provides a Go Bag checklist at this website, <https://bit.ly/1hn6yoZ>. Do not forget to provide for your pets as well. Remember, not all evacuation shelters accept pets, so other arrangements may be needed

What is the second action you can take? Buy flood insurance! If your home, business or the location you are renting is located in a Special Flood Hazard Area (an area with a 1% chance of flooding on an annual basis) a flood insurance policy can be your first line of defense to assist in flood damage recovery.

Buy flood insurance or renew your existing policy annually. Ask your insurance agent about purchasing a flood insurance policy.



Flood damage can be costly. Just 2 inches of floodwater in the average size home can cost \$26,892 to repair. Homes located in a high-risk flood zone have a 26% chance of flooding during a 30-year mortgage period, versus only a 4% chance of catching on fire. More than 20% of flood claims come from low to moderate-risk flood zone properties and any home is susceptible to flooding.

Homeowners insurance does not cover the cost of flood damage. And if your mortgage is federally supported and your home is within a high-risk flood zone, flood insurance is mandatory.

The National Flood Insurance Program (NFIP) provides affordable flood insurance to the American public and shifts the burden of private property flood losses to floodplain property owners. This program guides development away from flood hazard areas and requires new and reconstructed structures to be built to minimize and prevent flood damage.

When a community participates in the NFIP, it agrees to enforce FEMA's floodplain development rules and regulations. Talbot County is an NFIP community and enforces these floodplain regulations through its Floodplain Management Ordinance.

In October 2014, Talbot County's unincorporated areas were accepted into the voluntary NFIP program known as the Community Rating System or CRS. The CRS recognizes communities that go beyond the minimum FEMA floodplain regulations to mitigate flood damage, provide flood risk awareness/outreach and other flood mitigation activities. CRS communities are rated from a scale of 1 to 10 with 1 being the highest rating. Talbot County is currently rated at number 8. Because of this rating, qualifying flood insurance premiums in the county enjoy a 10% discount for policies in a Special Flood Hazard Area and a 5% discount for moderate to low-risk flood zone policies.

With hurricane season upon us, we can stay alert for severe weather, ready our Go Bags for evacuation and buy, or be sure we have renewed, our flood insurance policy!

## More Information

Talbot County Department of Emergency Services: <http://www.talbotdes.org/>

Talbot County Flood Information: <https://bit.ly/2o9wR7G>

Talbot County Floodplain Ordinance: <https://bit.ly/2MS7L8Z>

FEMA NFIP Flood Insurance: [www.floodsmart.gov](http://www.floodsmart.gov)

Contact the Talbot County Floodplain Management Coordinator at (410) 770-8031

