



Important Notification

Flood Insurance Rate Map Changes

Again.....Cecil County's Flood Insurance Rate Maps have been revised, with new Preliminary Maps issued for review. Maps now include a line showing Limit of Moderate Wave Action, with very little areas impacted in the Town of Perryville. FEMA projects the new maps will become effective May 2015.

Flood risk can, and does, change over time, and for many reasons: new development, changes in levee classification, and environmental changes, to name a few. FEMA recently conducted a comprehensive analysis of the mid-Atlantic coastal flood risk, integrating the latest topographic data with state-of-the art modeling techniques, to provide coastal counties of Delaware, Maryland, Virginia, and southeastern Pennsylvania with the most up-to-date flood risk information ever. The coastal flood study looks at water surge height, wave height, and how far the surge with wave action will travel inland. A more detailed explanation of the components of the study can be found at www.R3Coastal.com.

When new maps are issued, your risk may have changed as well, along with your flood insurance requirements. If your property is mapped out of a high-risk area, your flood insurance costs will likely decrease. If you've been mapped into a high-risk area, you will be required to purchase flood insurance if your mortgage is through a federally regulated or insured lender. Check with your insurance agent for specific questions.

Preliminary Maps dated May 4, 2015 are available

for your review at Town Hall, or

call Dianna Battaglia at 410-642-6066 x15.

For more information, visit: www.mdfloodmaps.com,

www.floodsmart.gov, www.msc.fema.gov.



WHAT IS A FLOOD?

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: hurricanes , overtopped levees, outdated or clogged drainage systems and rapid accumulation of rainfall.

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history; it's also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development.

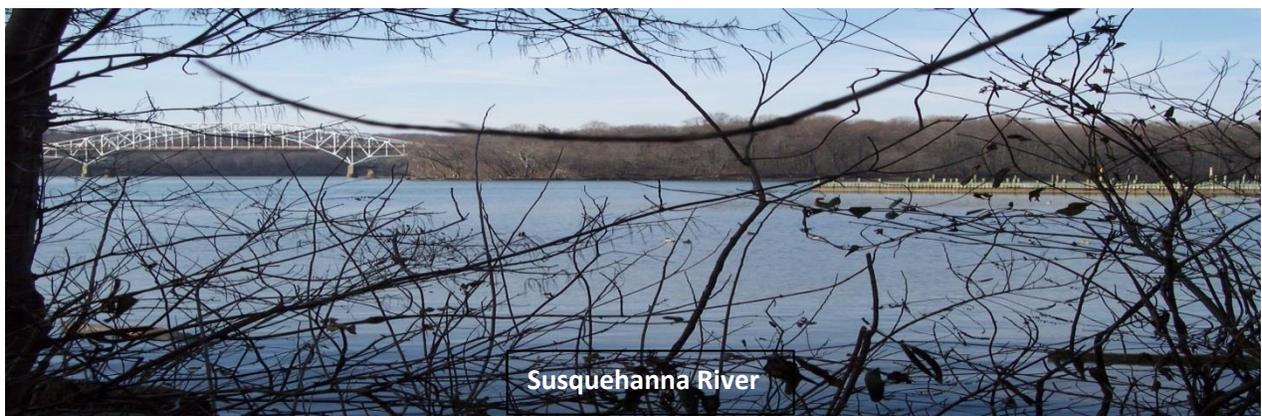
DID YOU KNOW.....

- Flood Insurance Rate Maps have been created to show different degrees of risk for your community, which help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.
- You can't predict the weather, but you can prepare for it. Financially protect yourself against flooding.
- Standard homeowners insurance does not cover floods. Learn more about getting financially protected with flood insurance.
- The chance of having a flood that damages your house is nearly three times greater than having a fire.
- There is typically a 30-day wait before a flood insurance policy takes effect.
- Flooding from hurricanes can occur hundreds of miles from the coast.
- Flood insurance is more affordable than you might think. The average policy costs about \$650/year.

Nearly 20% of flood insurance claims come from moderate-to-low risk areas.

Have you experienced flooding? Don't be caught off guard. Purchase flood insurance.

Learn more at [FloodSmart.gov](https://www.floodsmart.gov)



Susquehanna River