

Our Community's Flood Hazard

What Prospective Property Owners Should Know

Our Situation: Flooding is the most significant natural hazard in the City of Laurel. The City is susceptible to various types of flood events: riverine, creeks, localized flooding, and dam failure. Regardless of the type of flood, the cause is most often the result from severe weather patterns and excessive rainfall. If you are looking at buying a property, it is a good idea to check out the possible flood hazard before you buy.

- ✓ **Know Your Local Floodplain Management Regulations.** Prince George's County and the City of Laurel regulate construction and development in identified floodplains to ensure buildings are protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of its market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired.
- ✓ **Flood Protection.** A building can be protected from most flood hazards, sometimes at relatively low cost. New buildings and additions can be elevated above the flood levels. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact our building department for more detailed information.



*Ask Before You Buy:
Know Your Flood Risk!*

This information is provided to you by:

Contact us at:
301-725-5300
www.cityoflaurel.org

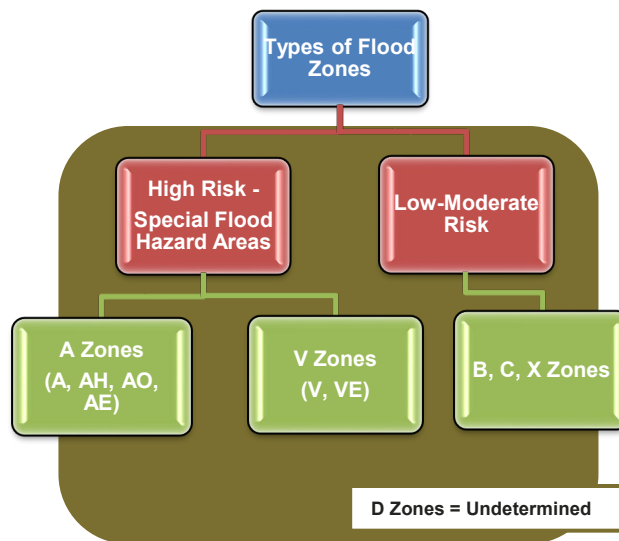
For Your Protection

Know Your Flood Risk

- ❖ Looking for a new home? Have you checked out whether it has ever flooded or had a drainage problem? Even a shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage, and loss of irreplaceable keepsakes. Deeper floods mean you will have to relocate until repairs are made.
- ❖ The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). If your property is located in a Special Flood Hazard Area, it is five times more likely to experience a flood versus a fire, so flood insurance is advisable.
- ❖ If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, OCC, FHA/HUD, OTS, SBA, NCUA), you will have to buy a flood insurance policy if the building is located in a Special Flood Hazard Area.
- ❖ It is important to know if you are buying a property that is subject to flooding or if the area has repetitively flooded in the past. The Maryland Residential Property Disclosure may indicate if the property is in a flood zone. Start your research by reviewing the disclosure or asking the real estate agent about the flood zone or any flooding history.

Flood Insurance Rate Maps

<http://msc.fema.gov>



FEMA Map Service Center

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Product Search by...

Address Map Panel ID

1) Select a Product:
Public Flood Map

2) Enter an Address:
Street
City
State Zip
Search by Street Address

New to the FEMA Map Service Center?

- Homeowner's Renters
- Real Estate/Flood Determination Agents
- Insurance Agents
- Engineers/Surveyors
- Federal/Exempt Customers

What are you looking for?

- Flood Maps
- FIRMs/ettes
- DFIRM Databases
- DFIRM Viewer
- Documents, Publications & Forms

More Information

- How do I find the flood map for my area?
- What is a FIRM/ette?

Log On

User ID (email address)

Password

Log On Clear

Forgot Password? Register Why register?

Announcements

Historic maps are now available for the entire United States.

Historic Flood Maps are digital raster images of Flood Hazard Boundary Maps (FHBM)s and Flood Insurance Rate Maps (FIRMs) that are no longer the most recently issued version.

Other Resources

What You Should Know

- ❖ You can check on Special Flood Hazard Areas in your neighborhood by looking at the Flood Insurance Rate Maps at FEMA's Map Service Center: <http://msc.fema.gov>.
- ❖ The City's Emergency Management department has the FEMA maps, too. Call them and ask if there are any special land use, building, or floodplain management regulations that apply. Go to <https://www.cityoflaurel.org/it/gis/maps> to access a variety of digital and printable maps, including FEMA flood zone maps.
- ❖ To learn more about flood insurance go to FEMA's National Flood Insurance Program website: <http://www.floodsmart.gov>.
- ❖ The Maryland Emergency Management Agency's (MEMA) website provides additional flood information and maps. Go to <https://memamaryland.gov> to access a wealth of flood information and a mapping tool that will help you identify your flood risk.

