

HOW DOES THE NATIONAL FLOOD INSURANCE PROGRAM KEEP ANNAPOLIS AFLOAT?

A property owner's insurance policy covers most disasters, but it won't cover flood damage. Private insurers long ago deemed flood loss, which accounts for most disaster losses in the United States, as "too big to insure." So people who live in a high risk flood zone (also known as a Special Flood Hazard Area) and have a federally-backed mortgage must purchase flood insurance through the National Flood Insurance Program (NFIP), which was established in 1968 to make flood insurance more affordable.

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

Join our Weather It Together partners from the Federal Emergency Management Agency (FEMA) and the Maryland Department of the Environment (MDE) to learn more about how you can insure your home and business property through the National Flood Insurance Program (NFIP).

SPEAKERS INCLUDE:

Richard Sobota, Senior Insurance Specialist, FEMA Region III **Walter McGuckin**, Regional Support Team Lead and Region III Manager **Kevin Wagner**, Natural Resources Planner, MDE

PARTNERS:



TUESDAY, JANUARY 24

Co-hosted by



This evening gathering for residential property owners in Annapolis will be at the **Annapolis Waterfront Hotel, Harborside Room**, 80 Compromise Street from **6:30 to 8:30 pm**. One-on-One consultations can be scheduled in advance or onsite.

Limited Seating!

Please RSVP to president@wardone.org



WEDNESDAY, JANUARY 25

Co-hosted by





This morning workshop for commercial property owners and businesses will be at the **Annapolis City Hall Council Chambers**, 160 Duke of Gloucester St. from **8 to 10 am**. One-on-One consultations can be scheduled in advance or onsite.

Please RSVP to histpres@annapolis.gov

