

September 20, 2005

# ENVIRO MATTERS

## AS THOUGHTS TURN TOWARD FLOODING – MARYLAND HAS A PLAN

Flooding poses a risk to the safety and property of every one of Maryland's communities. As our state potentially faces a \$8.12 billion loss to a 100-year flood, MDE's Flood Hazard Mitigation experts have finalized a document entitled: "An Assessment of Maryland's Vulnerability to Flood Damage." The assessment provides a census block-by-block flood study to estimate damages using advanced, state-of-the-art technology. This information will empower jurisdictions to plan for the next flood event, and to concentrate mitigation and planning efforts in the most vulnerable areas.

MDE's improved methods of mapping areas subject to flooding helps communities identify their flooding vulnerabilities. Additionally, MDE has programs in place to reduce or even eliminate risks to human health, property, and the environment. Since 86 percent of all potential damage is to residential buildings, not commercial – it is important for Maryland citizens to know that this planning tool is available to help protect their property. Over 1,328 square miles, or 13 percent of the state's land area, fall within the 100-year flood zone. Areas most vulnerable in building stock loss to the flood zone are Worcester County (Ocean City) at 19.4 percent, followed by Anne Arundel, Prince George's, Baltimore and Baltimore City. MDE assists communities in establishing sustainable floodplain management programs to prevent flooding risks from occurring in the future.

### Unprecedented Technology

This unprecedented Assessment uses national census data and damage curves from the insurance industry, including how much loss would occur from so much flooding, then predicts the damage. This new technical capability allowed MDE's Flood Hazard Mitigation team to run an analysis for a 100-year flood (an event that has a one percent chance of occurring in any given year.) A complete listing of Maryland's flood history is also tabled in this document.

### Dynamic Local Planning

Since studies show that the majority of small businesses never recover from a major natural disaster, it is important to consider the recommendations in this study. The data in this Assessment will enable policymakers to make informed decisions about losses to building stock, their contents. It estimates losses while businesses are closed – including a lost wage analyses, as well as general societal disruption. The Assessment is a dynamic local planning tool that estimates the depth of flooding by county. It is information that empowers local planners with valuable data to enact the best flood mitigation, response and recovery plans our state has ever had.

### Plan Now for Floods of the Future

To avoid devastating economic disruption and loss of human life, jurisdictions must take steps now to plan for and mitigate future natural disasters. Global warming presents the threat of up to three feet in sea level rise in the next hundred years. The influence of Hurricane Isabel tracked the necessity for at least a two-foot freeboard built into Maryland's mitigation planning recommendations. With this newly-available information, we hope to encourage good planning and policymaking for future generations.



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