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April 1, 2019

The Honorable Jacob C. Shade
President
Allegany County Board of County Commissioners
701 Kelly Road
Cumberland, MD 21502

Dear President Shade:

Thank you for contacting me regarding flood insurance rate maps.

I understand that Allegany County has waited for a number years for improvements from the Federal Emergency Management Agency (FEMA) regarding their Flood Insurance Rate Maps (FIRMs). I agree with you that FEMA should meet its April 2020 deadline to transition to the use of Digital Flood Insurance Rate Maps (DFIRMs), which should provide greater accuracy and help interested parties for planning purposes. As you indicated, further delays in implementing the new maps will cause certain property owners to unnecessarily continue to pay for flood insurance when they would fall outside the floodplain on the new maps. Conversely, other property owners who would be included in the new mapped floodplain are at risk by not currently carrying flood insurance to protect them.

I am happy to make an inquiry on this matter to MaryAnn Tierney, FEMA's Region III Administrator, as we have worked with her office on numerous natural disaster issues in Maryland over the years. I will then follow up with your office on this matter. Thank you again for contacting me.

Sincerely,



Benjamin L. Cardin
United States Senator

Cc: Commissioner Creade V. Brodie, Jr.
Commissioner David J. Caporale