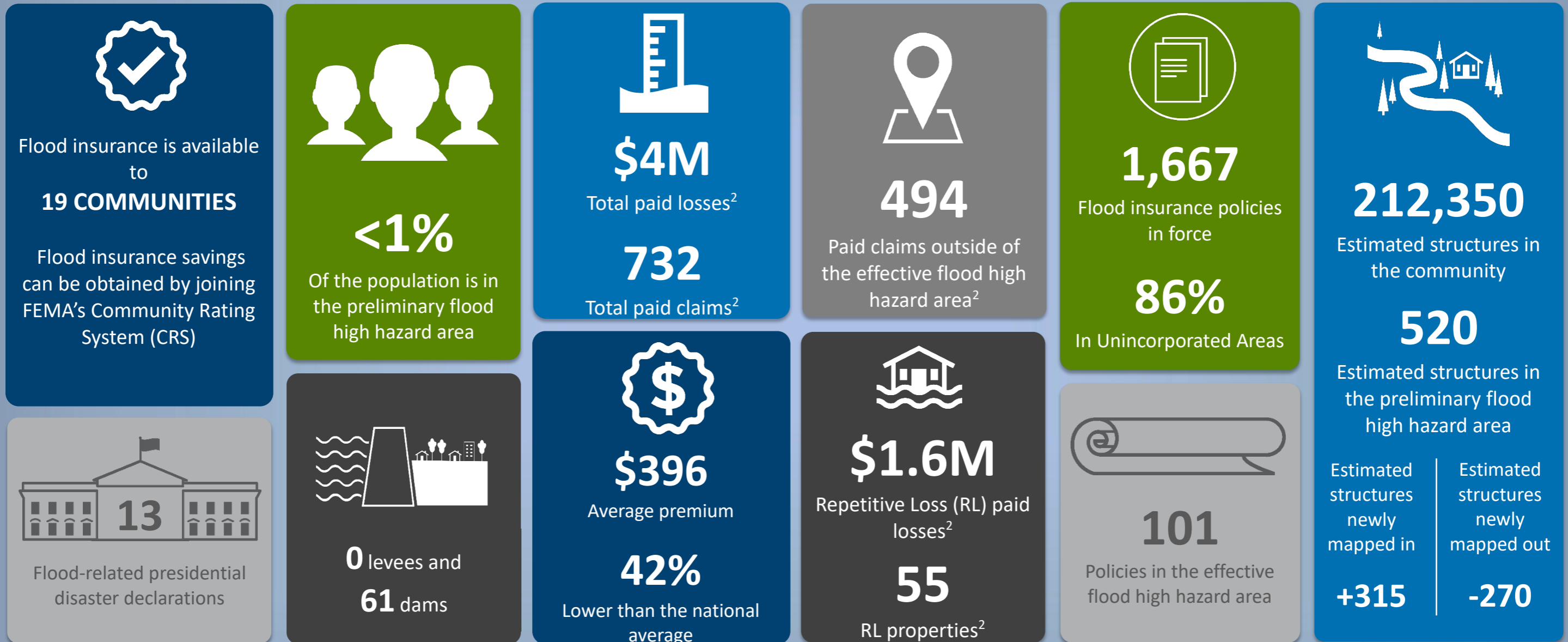


Montgomery County, MD – Countywide

FEMA’s Risk Mapping, Assessment, and Planning (Risk MAP) Program helps strengthen communities by identifying actions they can take now to reduce their hazard risk, enhance local planning, improve outreach through risk communications, and increase local resilience to natural hazards. Below is an overview of some key items identified during the Changes Since Last FIRM¹ impact assessment.

The information presented below are estimates as of August 2023.



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



TAKE ACTION: Next Steps



Your Hazard Mitigation Plan has been approved through **April 7, 2024**. Now may be the time to update and review. Some projects you identified to reduce flood risk were:

- Explore solutions for occupied properties and resources in the flood hazard area.
- Establish community outreach regarding the NFIP and encourage communities to apply for the Community Rating System.

Find ideas to mitigate flood risk here:
https://www.fema.gov/sites/default/files/2020-06/fema-mitigation-ideas_02-13-2013.pdf

Immediate Next Steps:

1. Attend the Community Coordination & Outreach Meeting

CCO Meeting is on **Tuesday, September 12, 2023**
from

1 p.m. – 4 p.m.

2425 Reddie Drive

2. Review your preliminary FIRM/FIS¹

The preliminary FIRMs were issued on **July 31, 2023**

What's on the Horizon:

1. 90-day regulatory **Appeal Period** following the CCO Meeting

2. Letter of Final Determination issued following Appeal Period

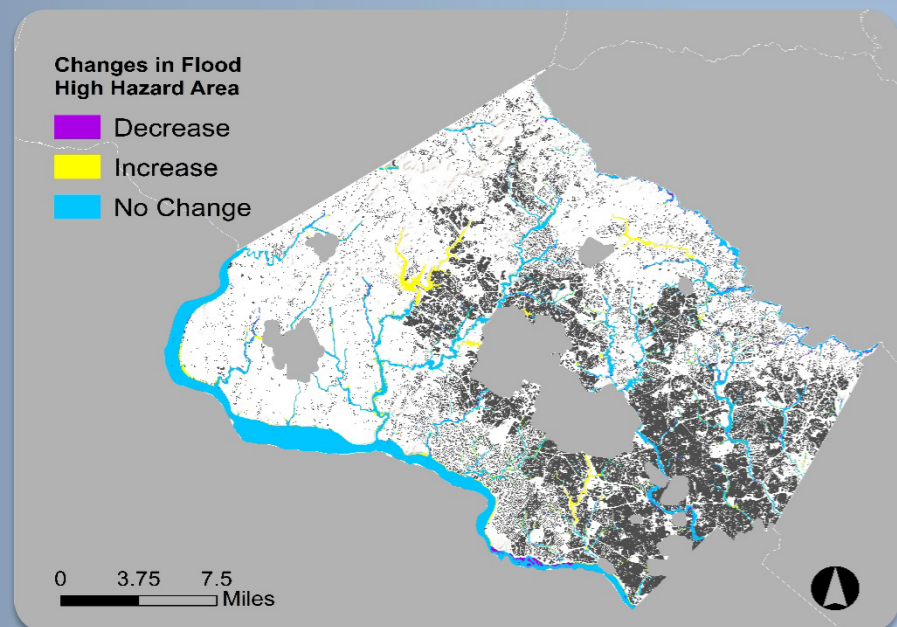
3. Adopt local floodplain management ordinance

¹ Flood Insurance Rate Map / Flood Insurance Study (FIRM/FIS)

² Since 1978

Unincorporated Areas - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



7/2/1979
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$3.9M
Total paid losses²

679
Total paid claims²

1,428
Flood insurance policies in force

100
Policies in the effective flood high hazard area

181,380
Estimated structures in the community

430
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+245	-255

<1%
Of the population is in the preliminary flood high hazard area

32%
Of households spend 30% or more of their income on housing

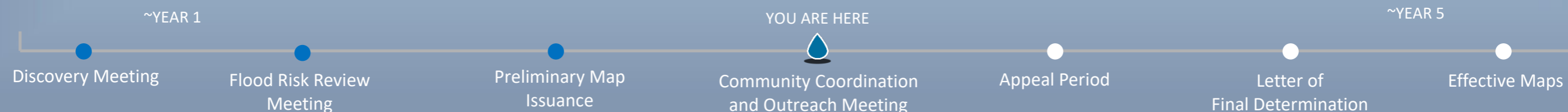
453
Paid claims outside of the effective flood high hazard area²

\$1.6M
Repetitive Loss (RL) paid losses²

55
RL properties²

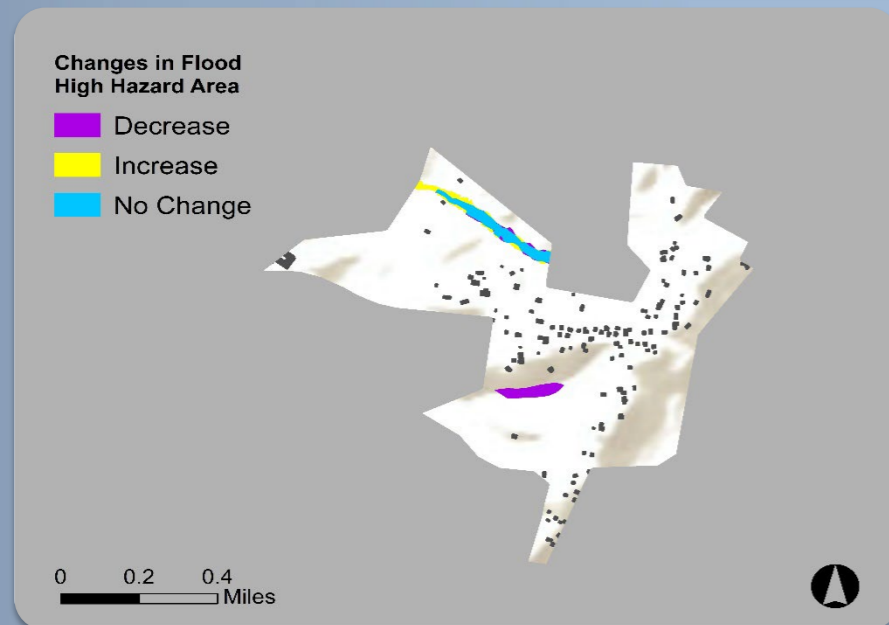
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Barnesville - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



8/10/1979
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

2
Flood insurance policies in force

0
Policies in the effective flood high hazard area

120
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

9%
Of households spend 30% or more of their income on housing

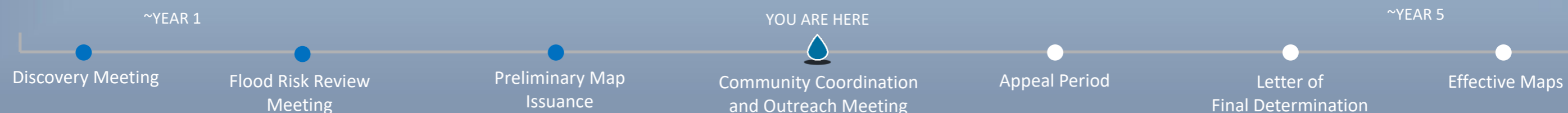
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

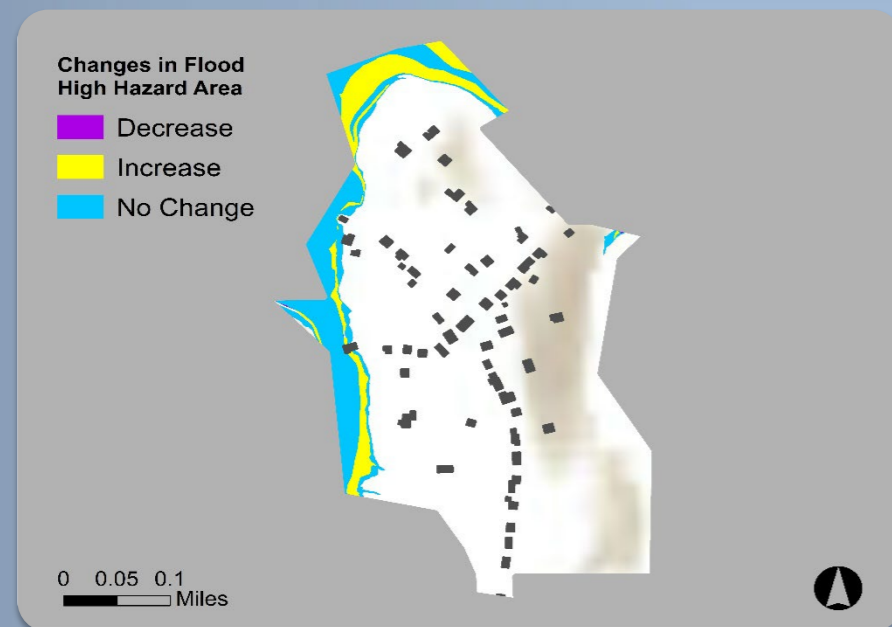
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Brookeville - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



6/19/1989
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

1
Flood insurance policies in force

0
Policies in the effective flood high hazard area

70
Estimated structures in the community

<5
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

2%
Of the population is in the preliminary flood high hazard area

19%
Of households spend 30% or more of their income on housing

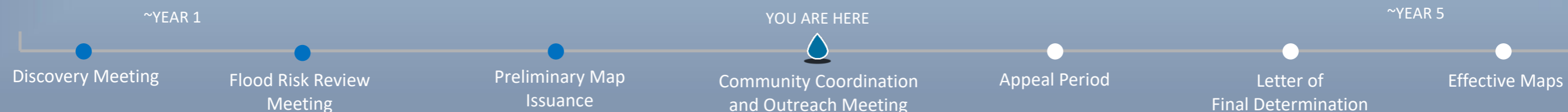
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

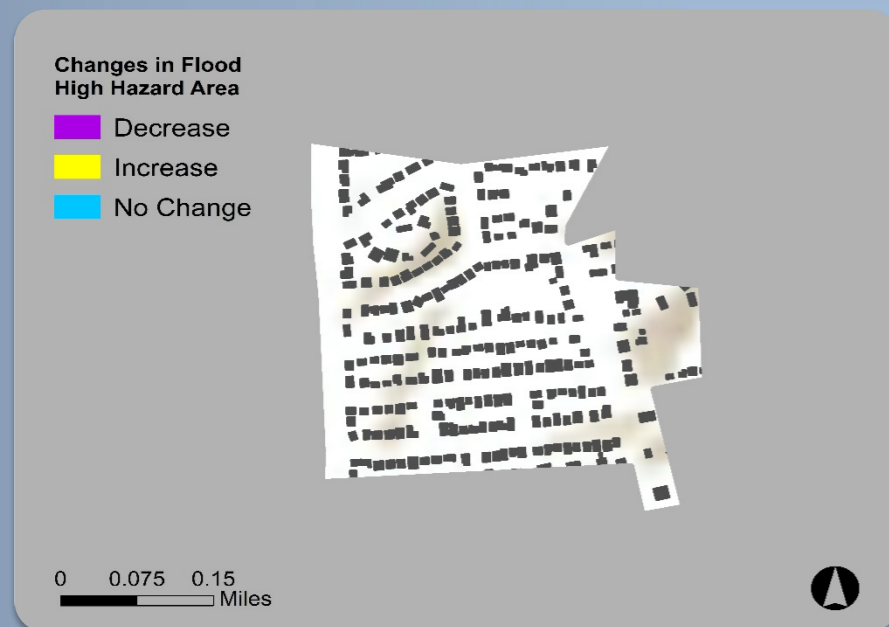
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Village of Chevy Chase Section Five - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

2
Total paid claims²

2
Flood insurance policies in force

0
Policies in the effective flood high hazard area

255
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

17%
Of households spend 30% or more of their income on housing

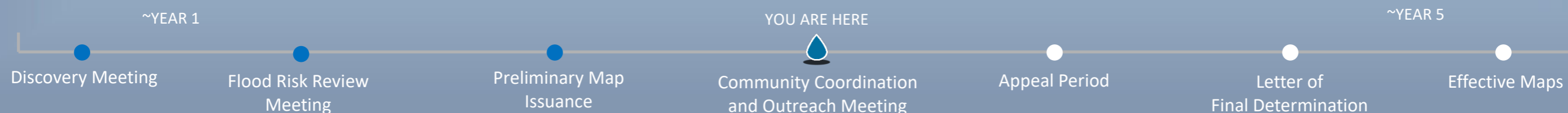
2
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

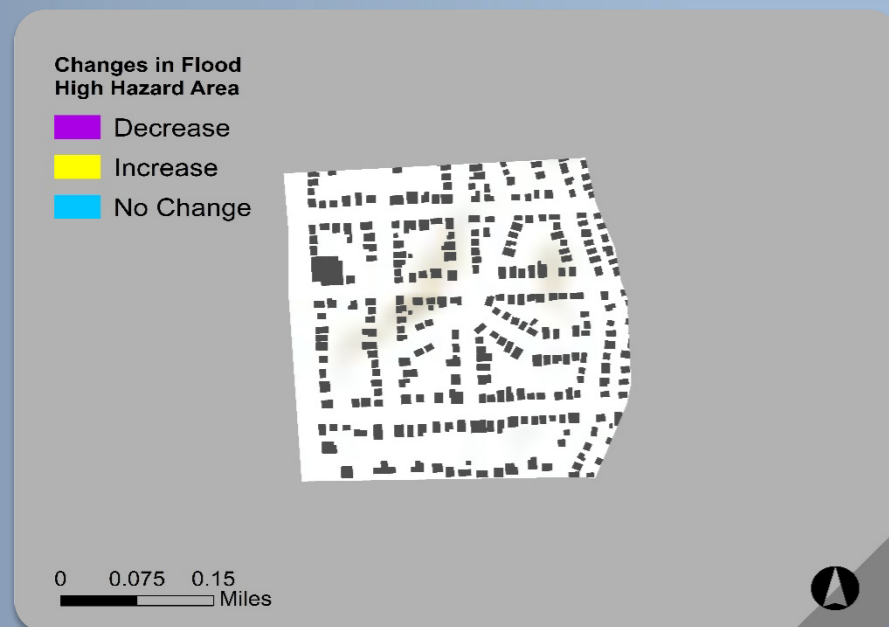
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Village of Chevy Chase Section Three - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

2
Flood insurance policies in force

0
Policies in the effective flood high hazard area

285
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

12%
Of households spend 30% or more of their income on housing

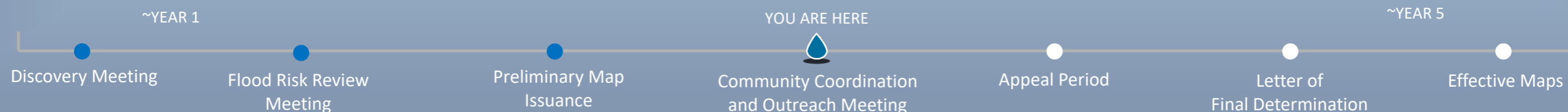
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

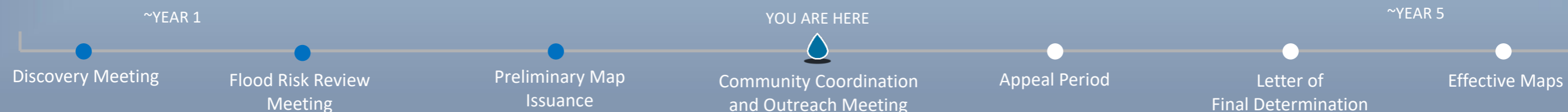


Town of Chevy Chase View - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)

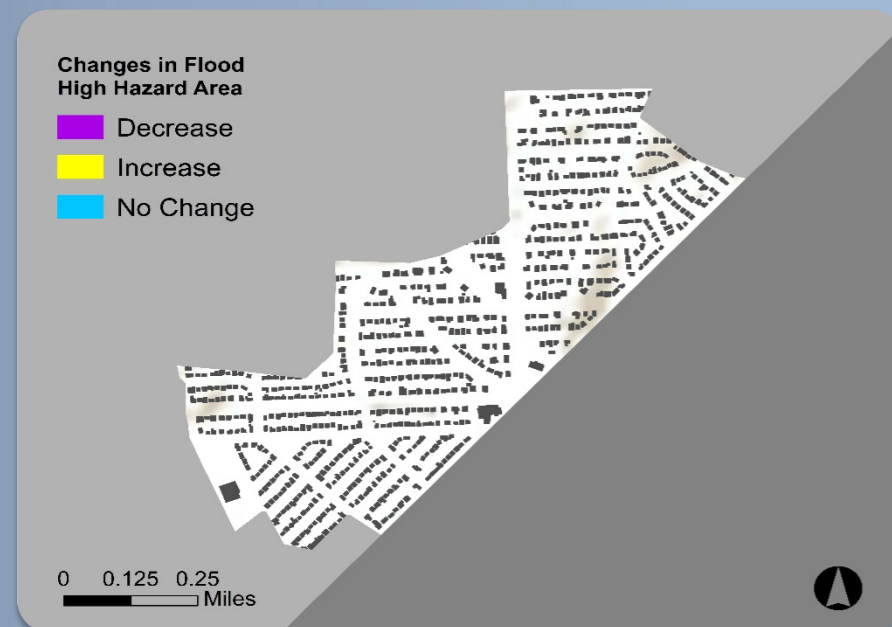


KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Chevy Chase Village - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

11
Flood insurance policies in force

0
Policies in the effective flood high hazard area

740
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

17%
Of households spend 30% or more of their income on housing

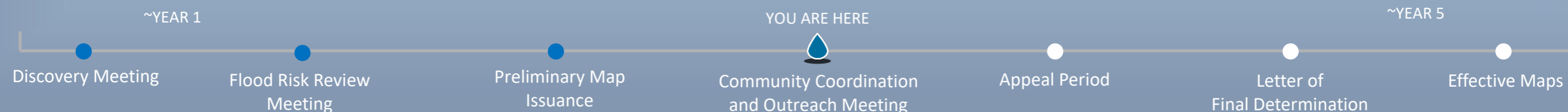
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

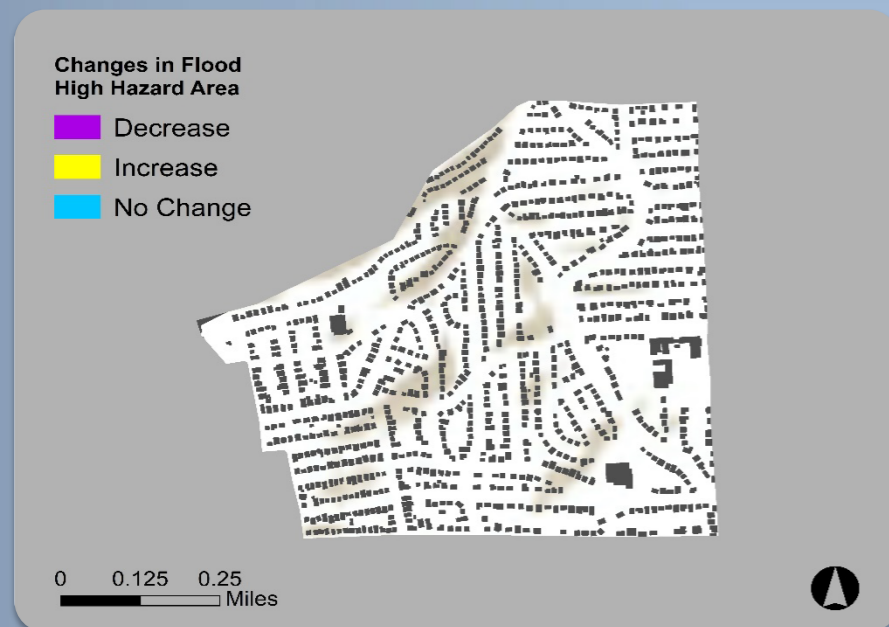
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Chevy Chase - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

1
Total paid claims²

9
Flood insurance policies in force

0
Policies in the effective flood high hazard area

985
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

17%
Of households spend 30% or more of their income on housing

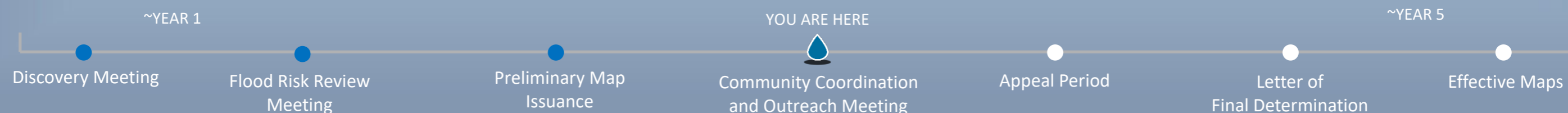
1
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

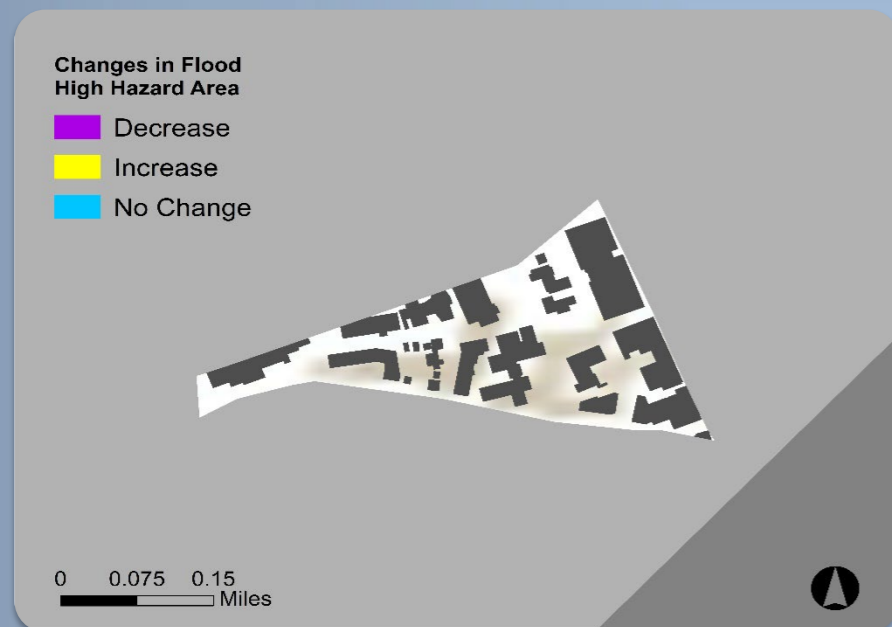
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Village of Friendship Heights – Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

**Not Participating in NFIP*

\$0
Total paid losses²

0
Total paid claims²

0
Flood insurance policies in force

0
Policies in the effective flood high hazard area

20
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

40%
Of households spend 30% or more of their income on housing

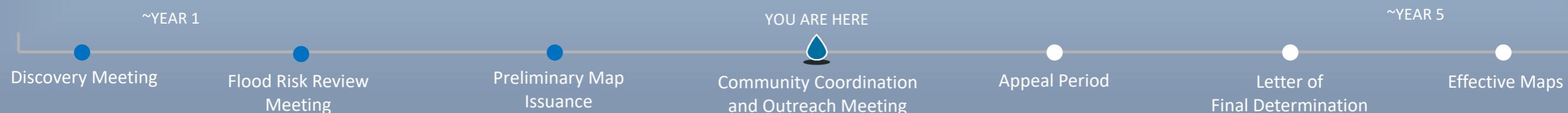
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

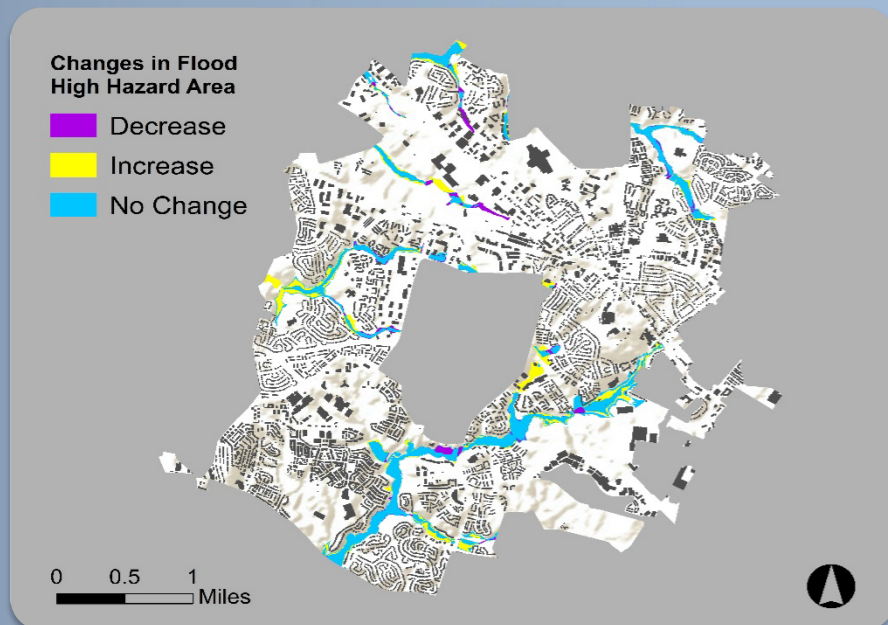
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



City of Gaithersburg - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



12/1/1982
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$8K
Total paid losses²

12
Total paid claims²

42
Flood insurance policies in force

0
Policies in the effective flood high hazard area

7,200
Estimated structures in the community

35
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+30	-10

1%
Of the population is in the preliminary flood high hazard area

38%
Of households spend 30% or more of their income on housing

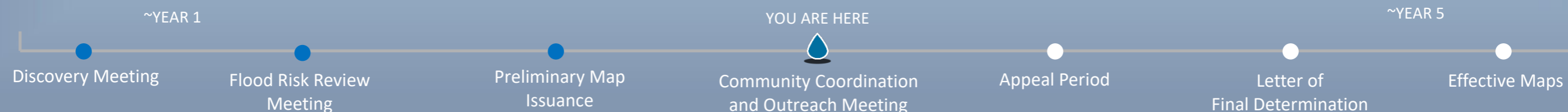
4
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

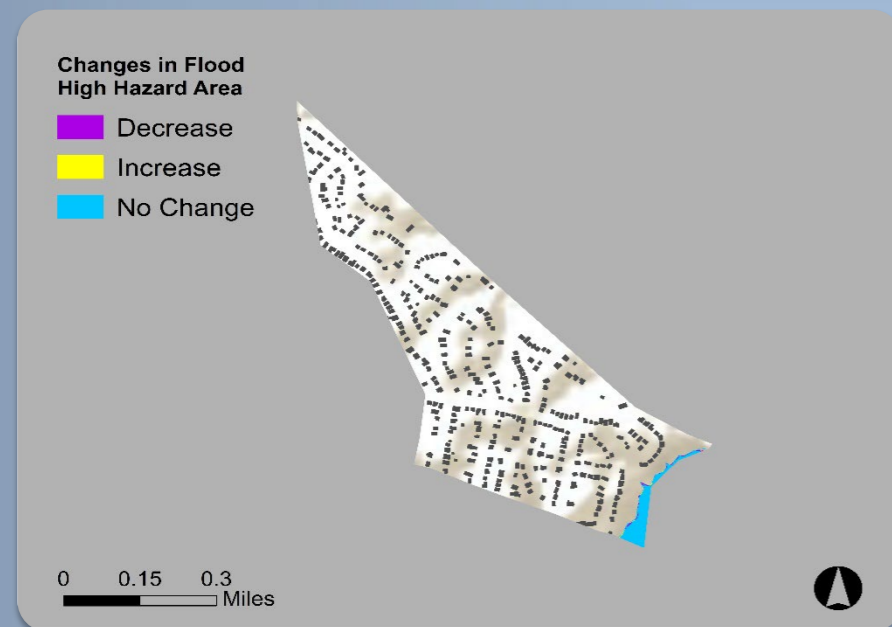
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Garrett Park - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

1
Total paid claims²

6
Flood insurance policies in force

0
Policies in the effective flood high hazard area

430
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

17%
Of households spend 30% or more of their income on housing

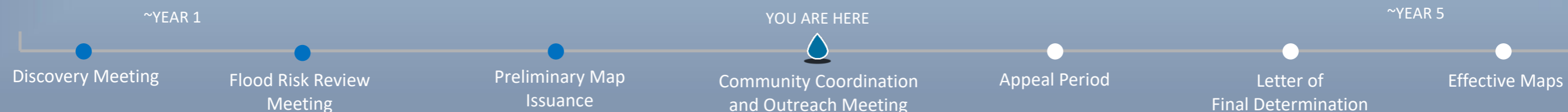
1
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Glen Echo - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

2
Flood insurance policies in force

0
Policies in the effective flood high hazard area

110
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

31%
Of households spend 30% or more of their income on housing

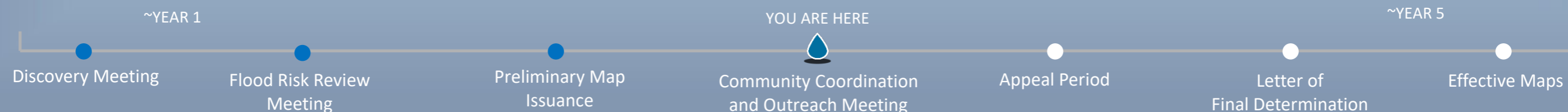
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

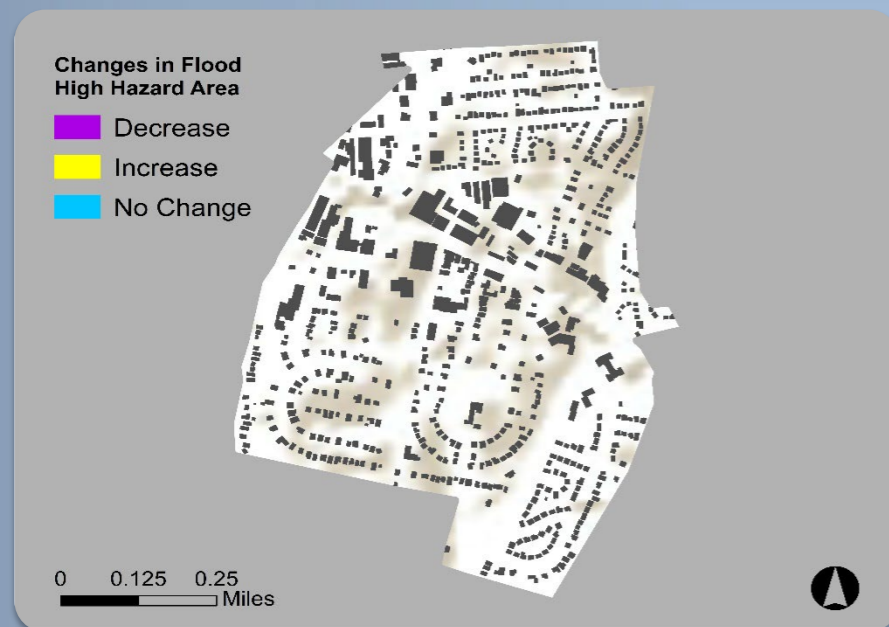
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Kensington - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$3K
Total paid losses²

2
Total paid claims²

8
Flood insurance policies in force

0
Policies in the effective flood high hazard area

680
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

29%
Of households spend 30% or more of their income on housing

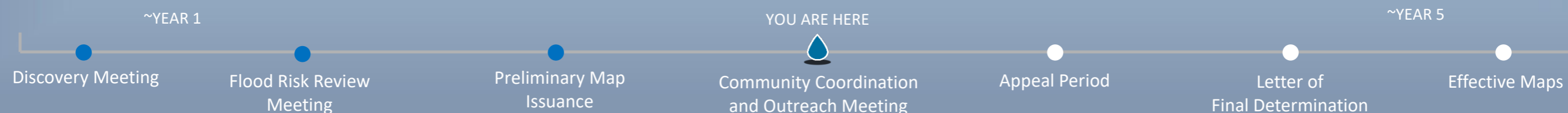
2
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

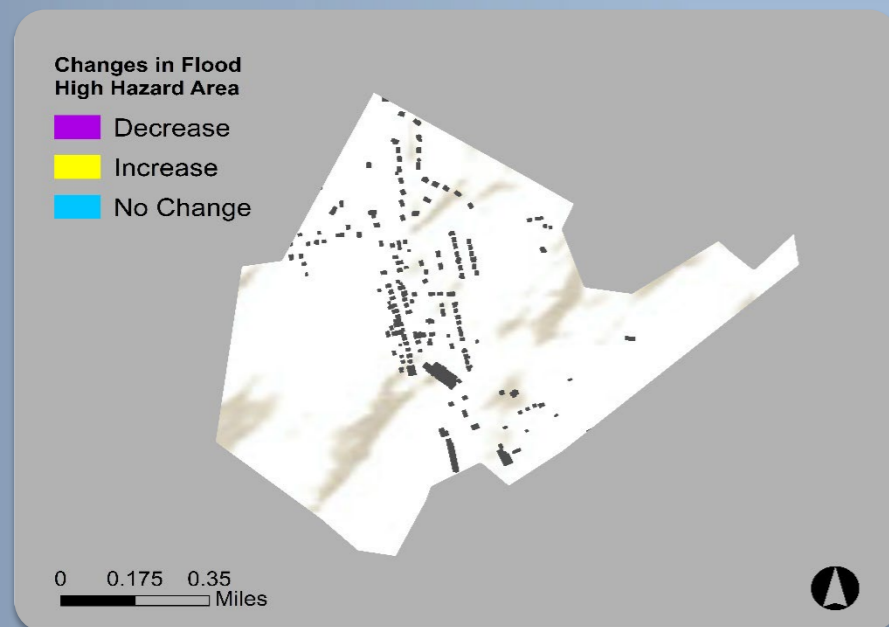
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Laytonsville - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

**Not Participating in NFIP*

\$0
Total paid losses²

0
Total paid claims²

0
Flood insurance policies in force

0
Policies in the effective flood high hazard area

145
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

34%
Of households spend 30% or more of their income on housing

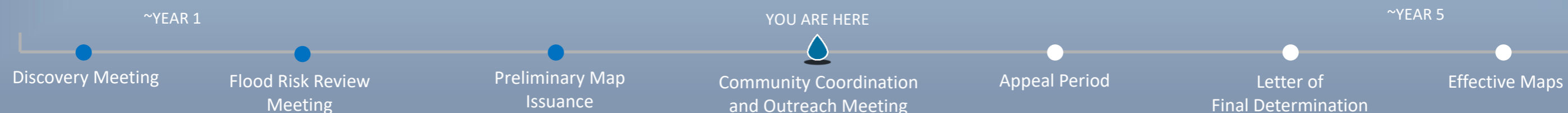
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

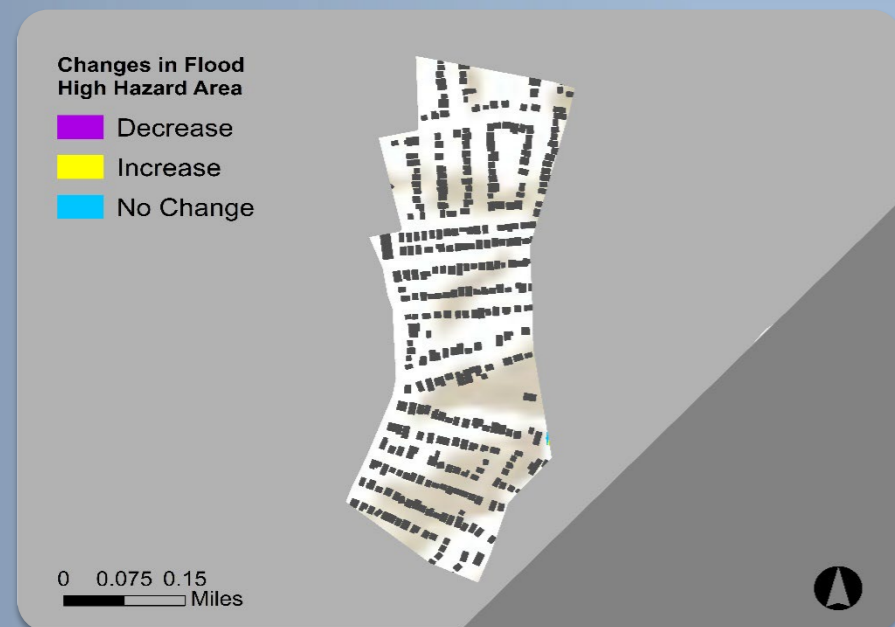
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Martin's Addition - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

6
Flood insurance policies in force

0
Policies in the effective flood high hazard area

330
Estimated structures in the community

<5
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+1	-0

<1%
Of the population is in the preliminary flood high hazard area

16%
Of households spend 30% or more of their income on housing

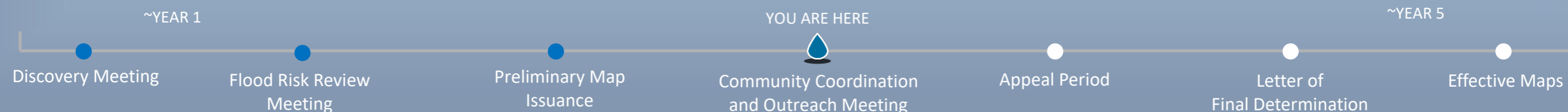
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

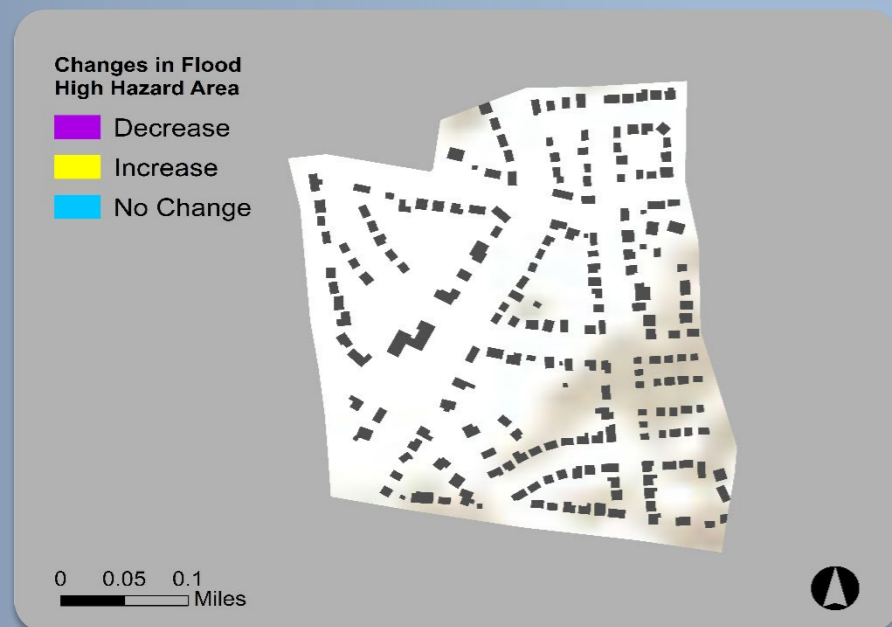
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Village of North Chevy Chase - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

3
Flood insurance policies in force

0
Policies in the effective flood high hazard area

205
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

21%
Of households spend 30% or more of their income on housing

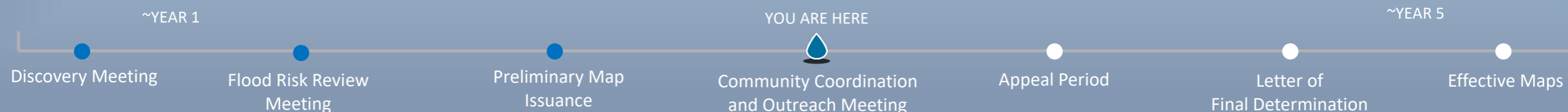
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

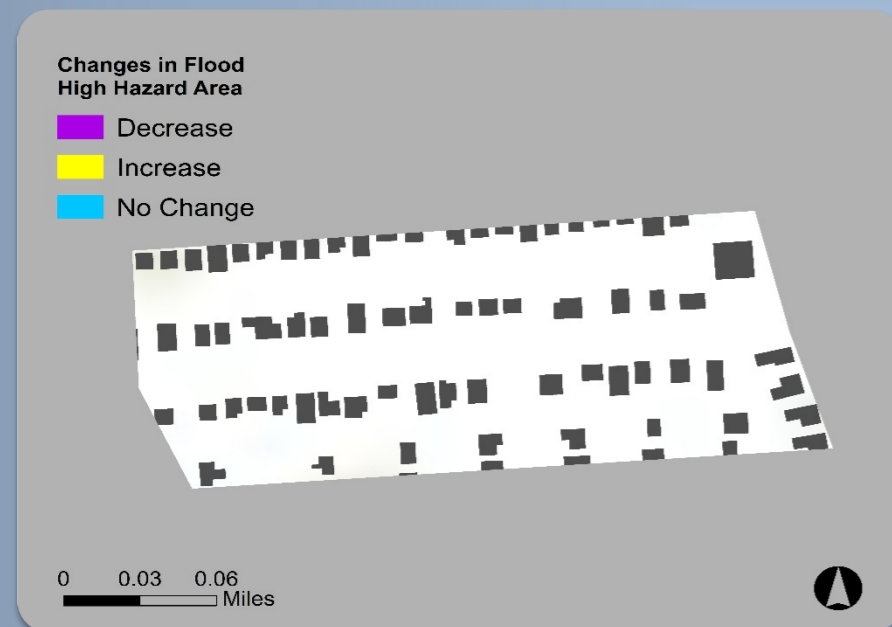
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Oakmont - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

**Not Participating in NFIP*

\$0
Total paid losses²

0
Total paid claims²

0
Flood insurance policies in force

0
Policies in the effective flood high hazard area

45
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

52
Homes are located in the Town of Oakmont

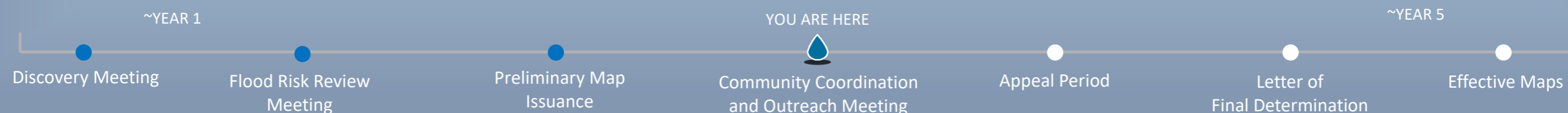
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

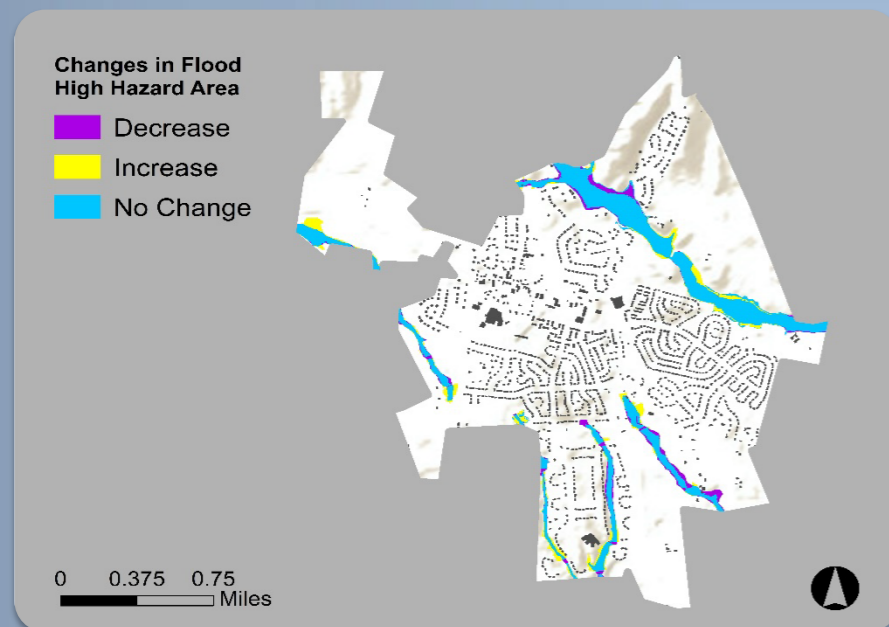
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Poolesville - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



10/15/1982
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

9
Flood insurance policies in force

0
Policies in the effective flood high hazard area

1,470
Estimated structures in the community

10
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+<5	-<5

<1%
Of the population is in the preliminary flood high hazard area

12%
Of households spend 30% or more of their income on housing

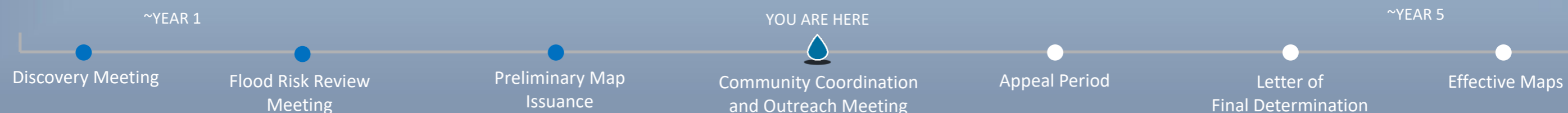
0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

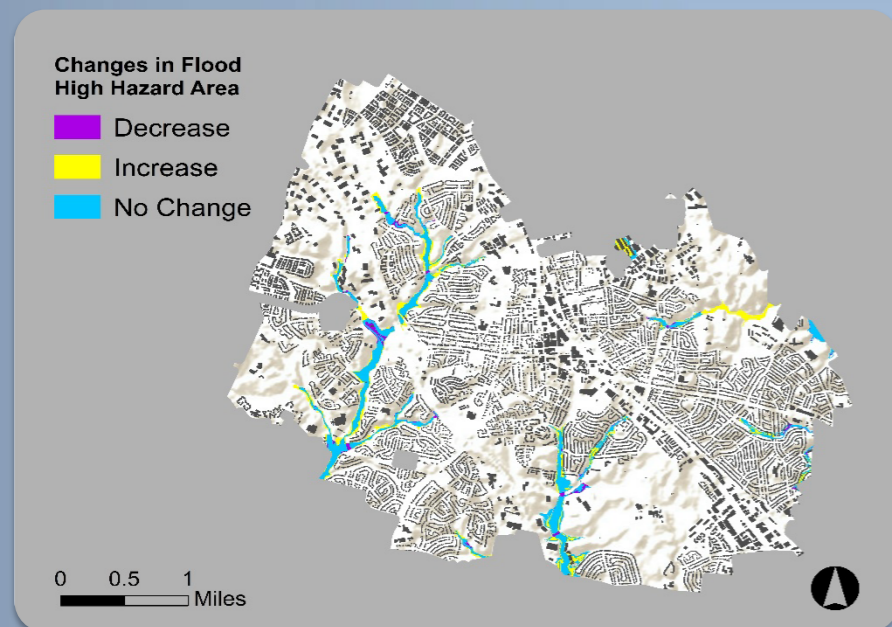
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



City of Rockville - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



1/5/1978
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$56K
Total paid losses²

26
Total paid claims²

93
Flood insurance policies in force

1
Policies in the effective flood high hazard area

13,150
Estimated structures in the community

50
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+40	-10

<1%
Of the population is in the preliminary flood high hazard area

33%
Of households spend 30% or more of their income on housing

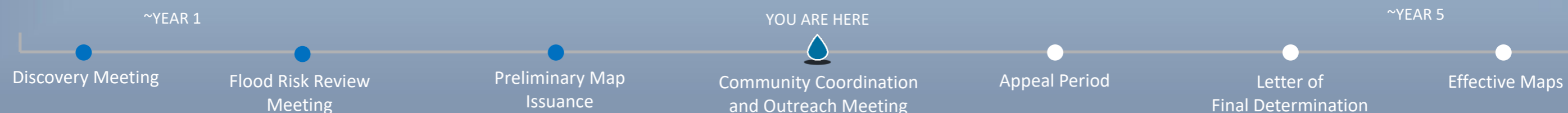
22
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

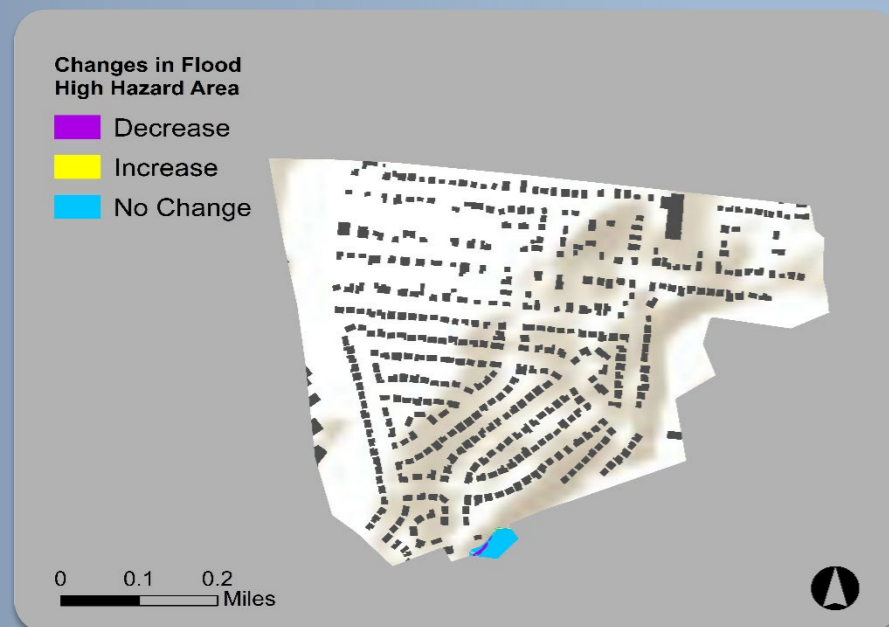
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Somerset - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$12K
Total paid losses²

3
Total paid claims²

8
Flood insurance policies in force

0
Policies in the effective flood high hazard area

415
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

16%
Of households spend 30% or more of their income on housing

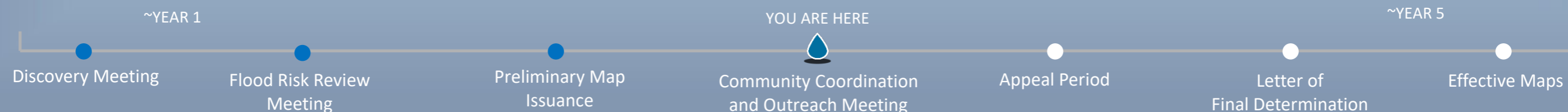
3
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

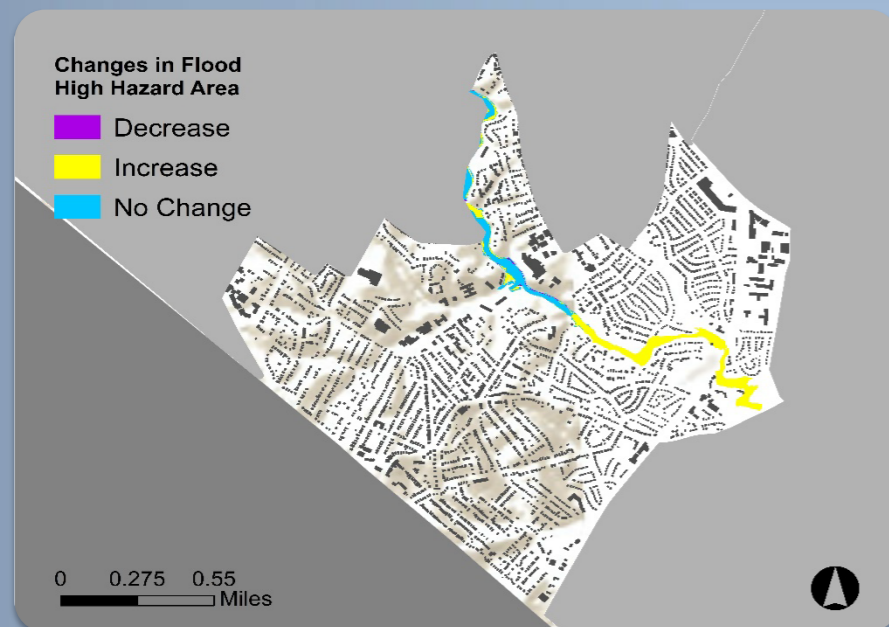
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



City of Takoma Park - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$19K
Total paid losses²

6
Total paid claims²

30
Flood insurance policies in force

0
Policies in the effective flood high hazard area

3,740
Estimated structures in the community

<5
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+<5	-<5

<1%
Of the population is in the preliminary flood high hazard area

36%
Of households spend 30% or more of their income on housing

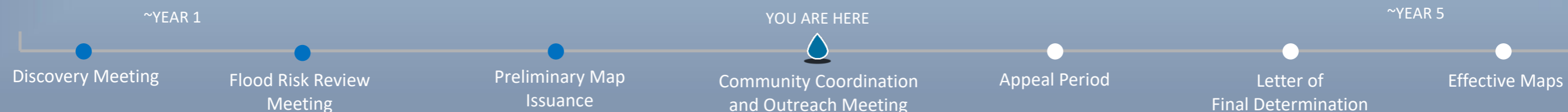
6
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

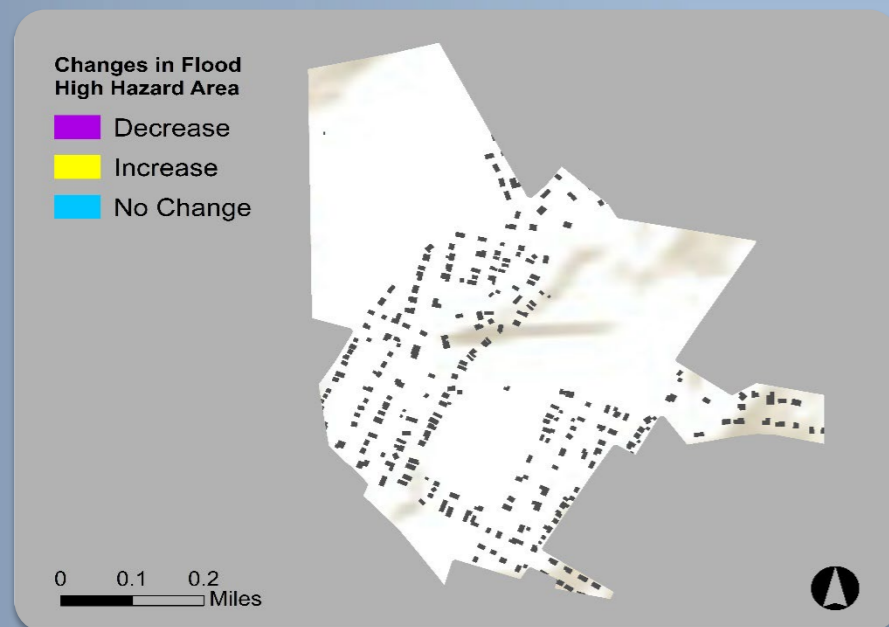
13
Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



Town of Washington Grove - Montgomery County, MD

KNOW YOUR RISK (The information presented below are estimates as of August 2023 ¹Flood Insurance Rate Map. ²Since 1978.)



9/29/2006
Initial FIRM¹ date

9/29/2006
Effective FIRM date

\$0
Total paid losses²

0
Total paid claims²

1
Flood insurance policies in force

0
Policies in the effective flood high hazard area

245
Estimated structures in the community

0
Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in	Estimated structures newly mapped out
+0	-0

0%
Of the population is in the preliminary flood high hazard area

18%
Of households spend 30% or more of their income on housing

0
Paid claims outside of the effective flood high hazard area²

\$0
Repetitive Loss (RL) paid losses²

0
RL properties²

13
Flood-related countywide presidential disaster declarations

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