

#### 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 FIRM<sup>1</sup> impact assessment.

The information presented below are estimates as of August 2023.



Flood insurance is available to

**19 COMMUNITIES** 

Flood insurance savings can be obtained by joining FEMA's Community Rating System (CRS)

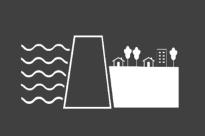


~YEAR 1



<1%

Of the population is in the preliminary flood high hazard area



0 levees and 61 dams



\$4M

Total paid losses<sup>2</sup>

**732** 

Total paid claims<sup>2</sup>



\$396

Average premium

42%

Lower than the national average



494

Paid claims outside of the effective flood high hazard area<sup>2</sup>



\$1.6M

Repetitive Loss (RL) paid losses<sup>2</sup>

55

RL properties<sup>2</sup>



1,667

Flood insurance policies in force

86%

In Unincorporated Areas



101

Policies in the effective flood high hazard area



212,350

Estimated structures in the community

**520** 

Estimated structures in the preliminary flood high hazard area

Estimated structures newly mapped in

newly mapped out

+315

-270

**Estimated** 

structures

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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Community Coordination & Outreach Meeting

YOU ARE HERE

Appeal Period

Letter of Final Determination

~YEAR 5

#### **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: <a href="https://www.fema.gov/sites/default/files/2020-06/fema-mitigation-ideas\_02-13-2013.pdf">https://www.fema.gov/sites/default/files/2020-06/fema-mitigation-ideas\_02-13-2013.pdf</a>

#### 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 Reedie Drive

2. Review your preliminary FIRM/FIS<sup>1</sup>

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

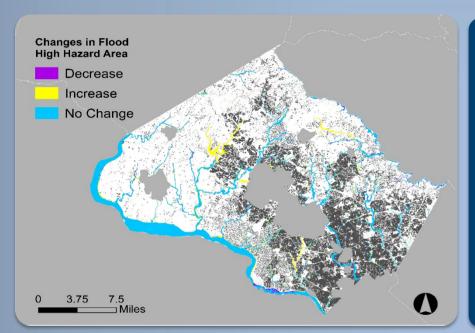
Flood Insurance Rate Map / Flood Insurance Study (FIRM/FIS)

<sup>&</sup>lt;sup>2</sup> Since 1978



#### Unincorporated Areas - Montgomery County, MD

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





7/2/1979 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



\$3.9M

Total paid losses<sup>2</sup>

679

Total paid claims<sup>2</sup>



1,428

Flood insurance policies in force

100

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



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

~YEAR 1



32%

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



453

Paid claims outside of the effective flood high hazard area2



Repetitive Loss (RL) paid

losses<sup>2</sup>

55

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE

**Appeal Period** 

~YEAR 5

Discovery Meeting

Flood Risk Review Meeting

Preliminary Map Issuance

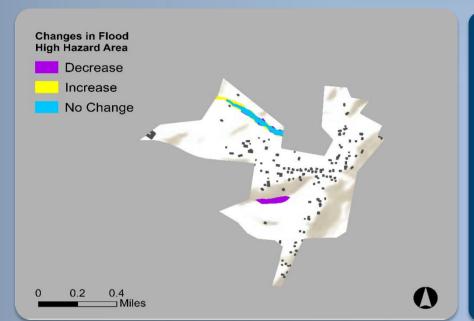
**Community Coordination** and Outreach Meeting

Letter of Final Determination



# Town of Barnesville - Montgomery County, MD

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





8/10/1979 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area



120

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

structures newly mapped out

**Estimated** 



Of the population is in the preliminary flood high hazard area



9%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



+0

~YEAR 5

-0

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

~YEAR 1

Community Coordination and Outreach Meeting

YOU ARE HERE

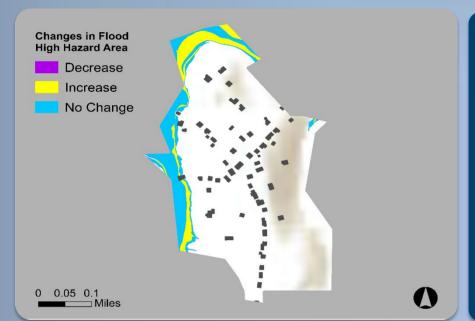
**Appeal Period** 

Letter of Final Determination



#### Town of Brookeville - Montgomery County, MD

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





6/19/1989 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

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

newly mapped out

**Estimated** structures

+0

~YEAR 5

-0



2%

Of the population is in the preliminary flood high hazard area

~YEAR 1



19%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



presidential disaster declarations

Flood-related countywide

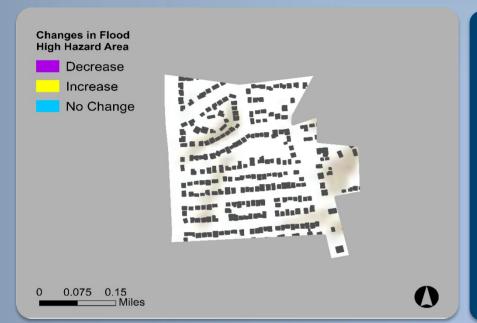
KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline





#### Village of Chevy Chase Section Five - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area



255

Estimated structures in the community

Estimated structures in

**Estimated** 

mapped out

the preliminary flood high hazard area

structures newly mapped in

+0

-0

**Estimated** 

structures

newly



0%

Of the population is in the preliminary flood high hazard area

~YEAR 1



17%

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

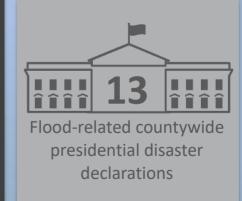


Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE

and Outreach Meeting

Community Coordination

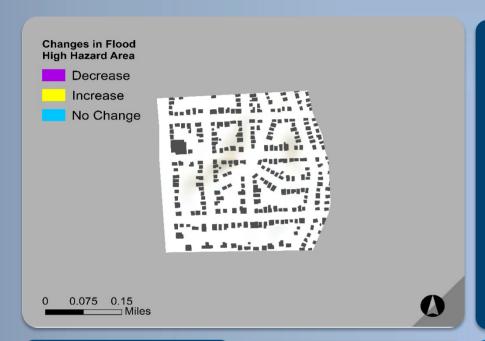
**Appeal Period** 

Letter of Final Determination



#### Village of Chevy Chase Section Three - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date

Paid claims outside of the

effective flood high hazard

area<sup>2</sup>



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area



285

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in **Estimated** newly

+0

~YEAR 5

structures mapped out

-0

Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



#### KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

12%

Of households spend

30% or more of their

income on housing

~YEAR 1

Of the population is in

the preliminary flood

high hazard area

Community Coordination and Outreach Meeting

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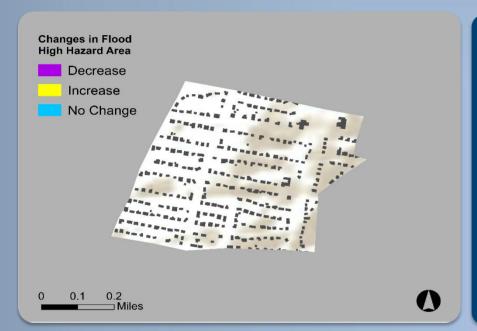
**Appeal Period** 

Letter of Final Determination



# Town of Chevy Chase View - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



330

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

newly mapped out

structures

**Estimated** 

+0

~YEAR 5

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



18%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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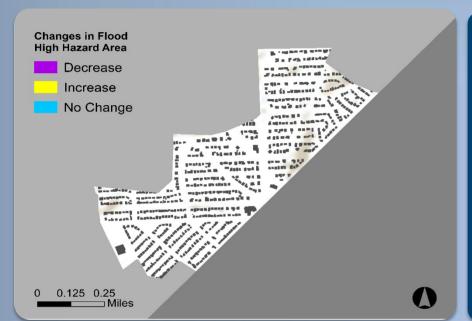
**Appeal Period** 

Letter of Final Determination



## Town of Chevy Chase Village - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



740

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

structures newly mapped out

**Estimated** 

+0

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



17%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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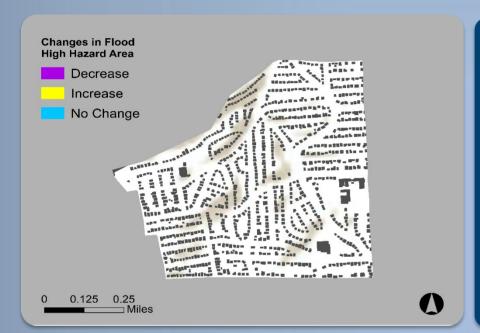
Appeal Period

~YEAR 5



## Town of Chevy Chase - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



985

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

+0

**Estimated** structures newly mapped out

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



17%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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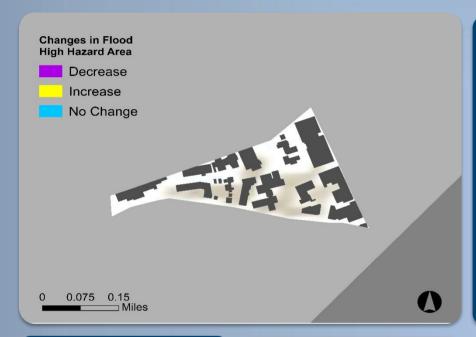


~YEAR 5



#### Village of Friendship Heights - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date 9/29/2006 Effective FIRM date \*Not Participating in NFIP



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



20

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures

**Estimated** structures newly mapped out

+0

newly mapped in

~YEAR 5

-0



0%

Of the population is in the preliminary flood high hazard area

~YEAR 1



40%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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## City of Gaithersburg - Montgomery County, MD

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





12/1/1982 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date





Flood insurance policies in force

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** newly

structures mapped out

+30

-10



1%

Of the population is in the preliminary flood high hazard area

Discovery Meeting

~YEAR 1



38%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Total paid claims<sup>2</sup>

Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

Flood-related countywide

presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE

Flood Risk Review Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

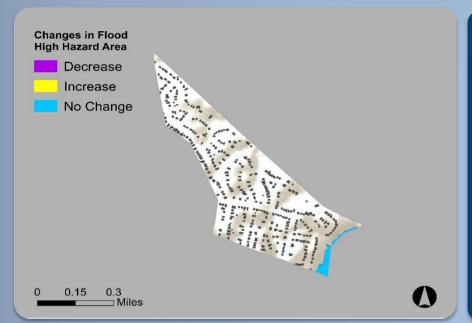
**Appeal Period** 

Letter of Final Determination



### Town of Garrett Park - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



430

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

**Estimated** structures newly mapped out

+0

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



17%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE

~YEAR 5

Discovery Meeting

Flood Risk Review Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

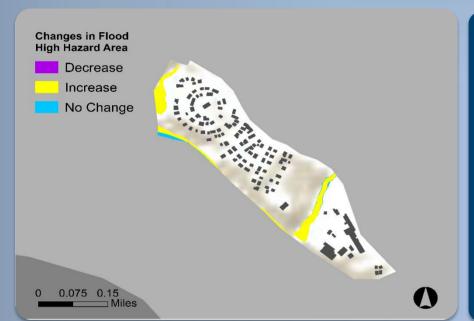
**Appeal Period** 

Letter of Final Determination



#### Town of Glen Echo - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area



Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

structures newly mapped out

-0

+0

**Estimated** 



Paid claims outside of the effective flood high hazard area<sup>2</sup>



RL properties<sup>2</sup>

Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

31%

Of households spend

30% or more of their

income on housing

~YEAR 1

YOU ARE HERE



Community Coordination and Outreach Meeting

Letter of Final Determination **Effective Maps** 

0%

Of the population is in

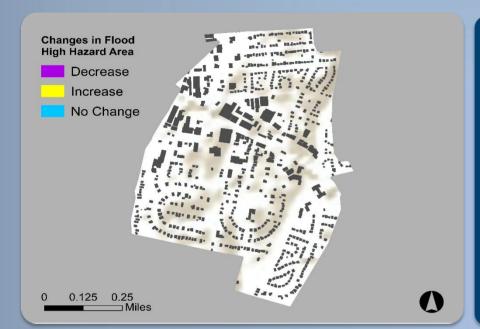
the preliminary flood

high hazard area



#### Town of Kensington - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



\$3K

Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area



680

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

**Estimated** structures newly

+0

mapped out

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



29%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

Flood-related countywide presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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Community Coordination and Outreach Meeting

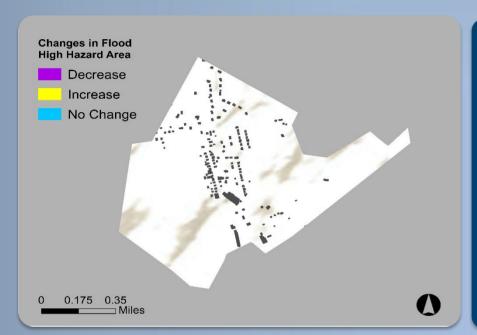
**Appeal Period** 

Letter of Final Determination



# Town of Laytonsville - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date 9/29/2006 Effective FIRM date \*Not Participating in NFIP

Paid claims outside of the

effective flood high hazard

area<sup>2</sup>



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area



145

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

**Estimated** structures newly mapped out

+0

-0

Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>



presidential disaster declarations

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

34%

Of households spend

30% or more of their

income on housing

~YEAR 1

0%

Of the population is in

the preliminary flood

high hazard area

YOU ARE HERE



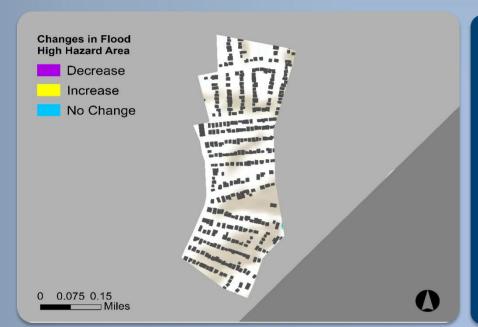
**Appeal Period** 

Letter of Final Determination



#### Town of Martin's Addition - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



330

Estimated structures in the community

<5

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in **Estimated** newly

structures mapped out

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



16%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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Discovery Meeting

Flood Risk Review Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

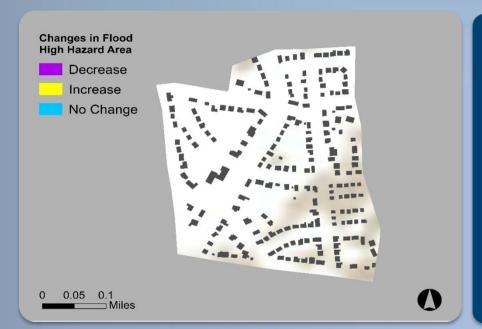
**Appeal Period** 

Letter of Final Determination



## Village of North Chevy Chase - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

otal paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



205

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

**Estimated** newly mapped out

+0

~YEAR 5

structures

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



21%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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Community Coordination and Outreach Meeting

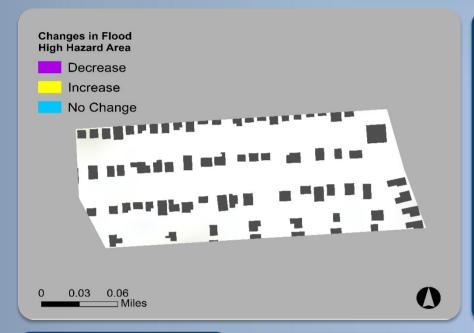
**Appeal Period** 

Letter of Final Determination



#### Town of Oakmont - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date 9/29/2006 Effective FIRM date \*Not Participating in NFIP



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in **Estimated** newly

+0

~YEAR 5

structures mapped out

-0



0%

Of the population is in the preliminary flood high hazard area

~YEAR 1



Homes are located in the Town of Oakmont



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

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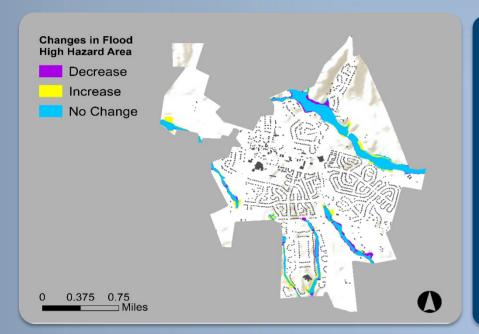


Final Determination



#### Town of Poolesville - Montgomery County, MD

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





10/15/1982 Initial FIRM<sup>1</sup> date

9/29/2006

Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



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



<1%

Of the population is in the preliminary flood high hazard area

~YEAR 1



12%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE

Discovery Meeting

Flood Risk Review Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

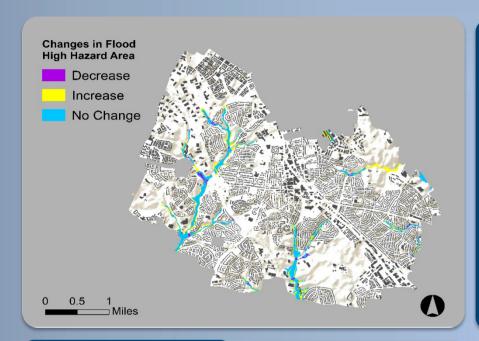
**Appeal Period** 

Letter of Final Determination



## City of Rockville - Montgomery County, MD

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





1/5/1978 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



\$56K

Total paid losses<sup>2</sup>

**26** 

Total paid claims<sup>2</sup>



93

Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



50 Estimated structures in

the preliminary flood high hazard area

13,150

Estimated structures in

the community

**Estimated** structures newly mapped in

**Estimated** structures newly

mapped out

+40

~YEAR 5

-10



<1%

Of the population is in the preliminary flood high hazard area

~YEAR 1



33%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

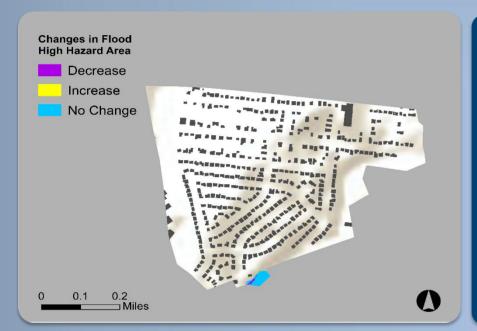
YOU ARE HERE

Letter of



### Town of Somerset - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



\$12K

Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



415

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

**Estimated** structures newly mapped out

+0

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



16%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE

Discovery Meeting

Flood Risk Review Meeting

Preliminary Map Issuance

Community Coordination and Outreach Meeting

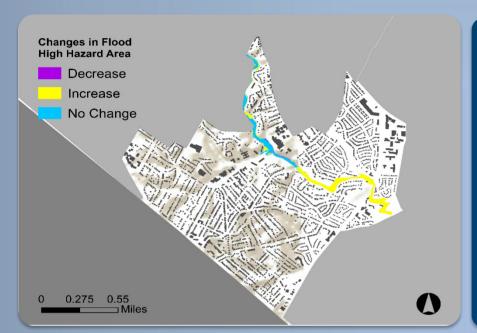
**Appeal Period** 

Letter of Final Determination



#### City of Takoma Park - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



\$19K

Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



3,740

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

newly

+<5

**Estimated** structures mapped out



<1%

Of the population is in the preliminary flood high hazard area

~YEAR 1



36%

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



6

Paid claims outside of the effective flood high hazard area<sup>2</sup>



Repetitive Loss (RL) paid losses<sup>2</sup>

RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

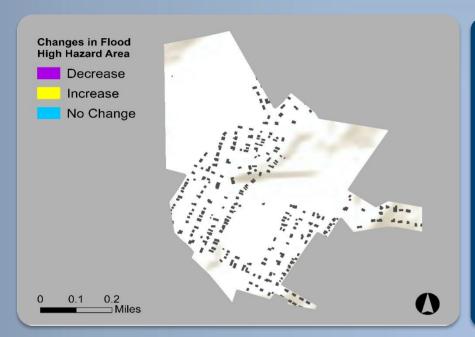
YOU ARE HERE





#### Town of Washington Grove - Montgomery County, MD

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





9/29/2006 Initial FIRM<sup>1</sup> date

9/29/2006 Effective FIRM date



Total paid losses<sup>2</sup>

Total paid claims<sup>2</sup>



Flood insurance policies in force

Policies in the effective flood high hazard area

Flood-related countywide

presidential disaster

declarations



245

Estimated structures in the community

Estimated structures in the preliminary flood high hazard area

**Estimated** structures newly mapped in

structures newly mapped out

+0

**Estimated** 

-0



Of the population is in the preliminary flood high hazard area

~YEAR 1



18%

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



Paid claims outside of the effective flood high hazard area<sup>2</sup>



RL properties<sup>2</sup>

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline

YOU ARE HERE



Community Coordination and Outreach Meeting

**Appeal Period** 

Letter of Final Determination