

FEMA

Flood Insurance Rate Map (FIRM) Update















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FIRM Outreach Session Presentation Outline

- Welcome and Introduction
- ► FEMA and Floodplains
- National Flood Insurance Program
- Map Changes
 - ► Flood Insurance Rate Maps (FIRMS)
 - Structures and SFHA
- Appeals and Comments
- Montgomery County Flood Map Tool
- ► High-level insurance overview





National Flood Insurance Act of 1968

Launches the National Flood Insurance Program (NFIP) to provide insurance to help reduce the socio-economic impact of floods.



The NFIA is Title XIII of the Housing and Urban Development Act of 1968.

Reduce future flood damage

Protect property owners

Authorize Flood Mitigation Assistance (FMA) to reduce or eliminate claims under the National Flood Insurance Program

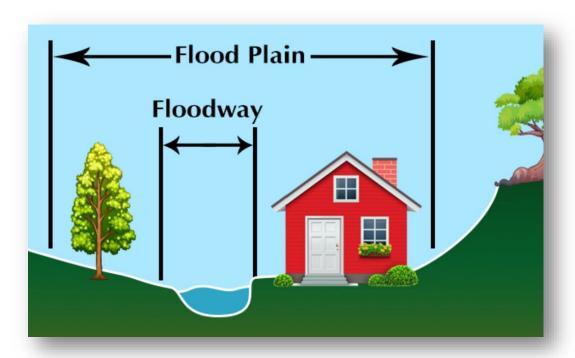


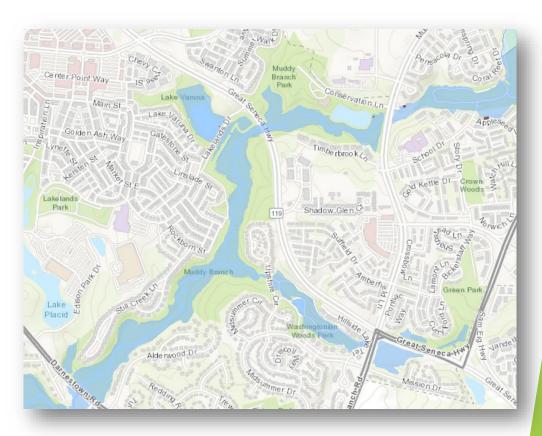
The Flood Insurance Protection Act of 1973

Requires some homeowners in high-risk flood zones to purchase flood insurance

Special Flood Hazard Area (SFHA) - Areas identified by FEMA as having a high risk (1% or more) of flooding in any given year.

Shown on Flood Insurance Rate Maps (FIRMs)





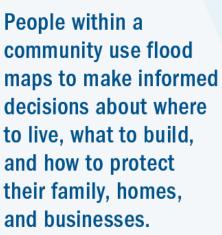
Special Flood Hazard Area = 100-year floodplain.

Flood Insurance Rate Maps (FIRMs)

- Official map of a community on which FEMA has delineated Special Flood Hazard Areas (SFHA).
- Used by the National Flood Insurance Program (NFIP) for floodplain management, mitigation and insurance purposes.

People volume community maps to decision to live, volume and how their fan and bus

Communities use the data in their maps to plan development and make infrastructure improvements. With flood risk data and maps available, communities can decide how to reduce their risk in ways that work best for all.





FEMA and Other Floodplains



Federally regulated floodplains (SFHA)

Federal floodplains carry the requirement for flood insurance if you have a government backed mortgage.



Locally regulated floodplains

Local floodplains do not carry the lenders requirement for flood insurance.

Both federal and local floodplains are both considered during development/building.



Why are floodplains regulated?

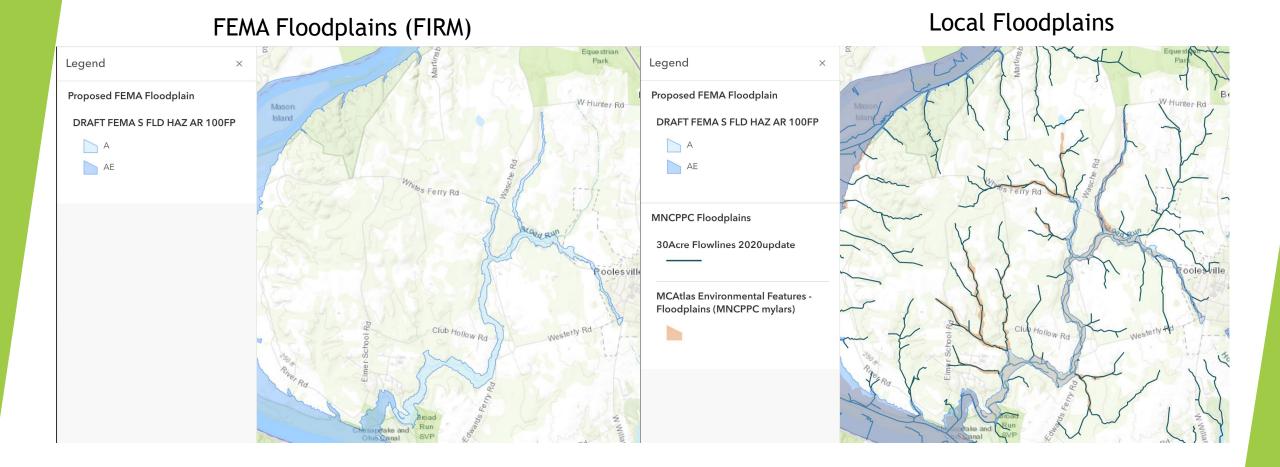
Protect people

Protect structures/property

Reduce socio-economic impact of floods

Reduce disruption to natural flood pattern

FEMA and Other Floodplains



National Flood Insurance Program



National Flood Insurance Program



Managed by FEMA and delivered to the public by a network of more than 50 insurance companies and NFIP Direct: www.nfipdirect.fema.gov



Provides flood insurance to property owners, renters and businesses to help recover faster from floods. Works with communities required to adopt and enforce floodplain regulations to help mitigate flooding effects.



Flood insurance is available to anyone living in one of the almost 23,000 participating NFIP communities.



Homes and businesses in highrisk flood areas with mortgages from government-backed lenders are required to have flood insurance.

National Flood Insurance Program NFIP

Participation requires:

- Jurisdictions adopt a floodplain ordinance that regulates development/building in floodplain.
- Jurisdictions adopt the National Flood Insurance Rate Maps.



Benefits of NFIP Participation



Federally-backed flood insurance available to all residents.



Disaster assistance



Grants and loans

Purchasing a home with a federally-backed mortgage in the floodplain requires flood insurance!



FIRM Update Letters

FIRM Update Letters

Flood Insurance Rate Maps (FIRMs) were recently updated.

Why?

- Updated technology (LiDAR, GIS, Modeling)
- Maps digitized in 2006
- Changes in development and impervious
- New infrastructure (stormwater facilities, flood control, bridges/culverts)
- Terrain changes, stream meander and avulsion,



FIRM Update Letters





How were the Flood Insurance Rate maps updated?

- FEMA contracted local engineers and surveyors to collect the data to inform the maps:
 - Updated studies and models
 - Stream crossing field reconnaissance
 - Topographic data
 - Study data from other jurisdictions and projects led by U.S. Army Corp of Engineers
- FEMA combined data into a computer model that creates the updated flood map.
- FEMA released new maps to communities.
- Communities sent letters to all affected properties.

FIRM Update and Letters

Your property was impacted by this update in one of the following ways:

Structure removed from floodplain

- Flood insurance not required.
- Opportunity to reduce insurance costs.
- May still have property in floodplain.

Structure on property remains in floodplain.

- Flood insurance required for federally backed mortgages.
- Building in floodplain is regulated.

Structure is added to floodplain

- Flood insurance required for federally backed mortgages.
- Building in floodplain is regulated.

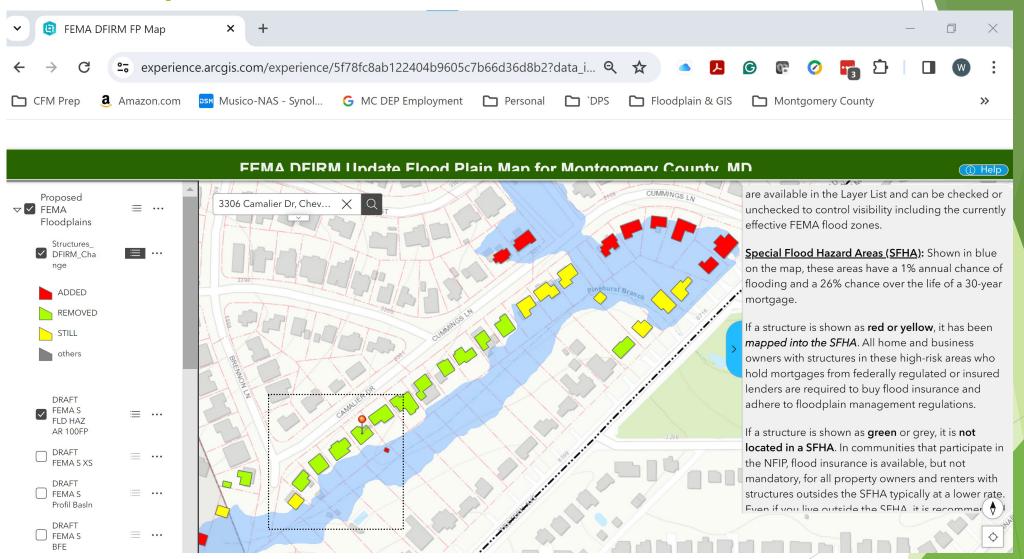
Property in the floodplain

- Flood insurance likely not required
- Building in floodplain is regulated.

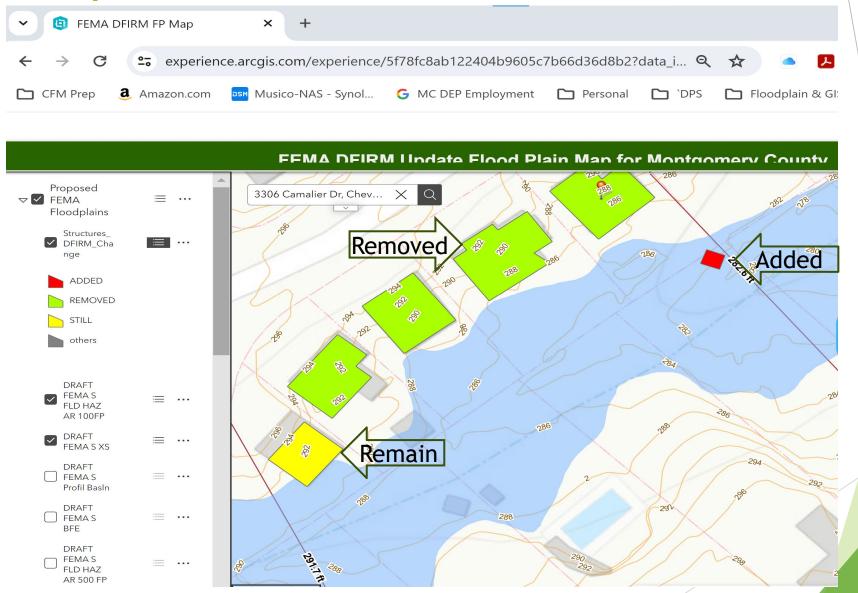
In all cases consider steps to reduce your flood risk and increase resilience. Check with your local jurisdiction before building.

Purchasing a home with a federally-backed mortgage in the floodplain requires flood insurance!

FIRM Update Structures



FIRM Update Structures



Appeals and Comments

Appeals and Comments

Official 90-Day Appeal Period: May TBD through August TBD Appeals/comments due to jurisdictions:

August 2024



If you think there has been an error, you can submit an appeal or comment.

Appeal

- Modeling or data used to create the map is technically or scientifically incorrect
- Must include technical information, such as surveys, topographic maps, engineering studies, etc.
- Appeals should also demonstrate that better methodologies, assumptions, or data exists.

Comment

- Perceived map error such as an incorrect street names, city limit boundary, etc.
- Detailed description of the issue should be submitted.
- Supporting documentation may not be required.



Where do I submit an appeal?

Montgomery County:

https://www.montgomerycountymd.gov/DPS/progr ams/FEMA-FIRMS/index.html

City of Rockville:

www.rockvillemd.gov/floodplain

City of Gaithersburg:

https://www.gaithersburgmd.gov/services/environmental-services/floodplain-management

Appeals

- Special Flood Hazard Area (SFHA) Appeal Worksheet
 - ▶ Use the worksheet if you believe a *structure* on your property has been incorrectly mapped into a floodplain
- FEMA Elevation Certificate
 - Can also be used to certify building elevations (lowest floor or lowest adjacent grade) to support an appeal.
 - Form must be prepared and certified by a professional.
 - Read more at <u>www.fema.gov/fact-</u> <u>sheet/understanding-elevation-certificates</u>
 - Elevation Certificate Form:
 https://fema.gov/pdf/library/elvcert.pdf

Special Flood Hazard Area (SFHA) Appeal Worksheet

Montgomery County, Maryland

Property Owner Name:	Base Flood Elevation:		
Property Address:	Lowest Adjacent Grade:		

If you believe a structure on your property has been incorrectly mapped into a Special Flood Hazard Area (SFHA), please follow the instructions below to fill in the fields above and then include this form with your appeal. Visit www.montgomerycountymd.gov/DPS/programs/FEMA-FIRMS/index.html for details on submitting an appeal.

Step 1: Confirm if a structure on your property is mapped within the SFHA.

- 1. Visit the Montgomery County DFIRM map.
- 2. Search for your address using the black box on the top left corner of the map.
- Click + on the bottom right to zoom in until the structures and various elevation lines are visible.
 - If your structure is red or yellow, it is currently mapped into the SFHA.
 - If your structure is green or grey, it is NOT currently mapped into the SFHA.



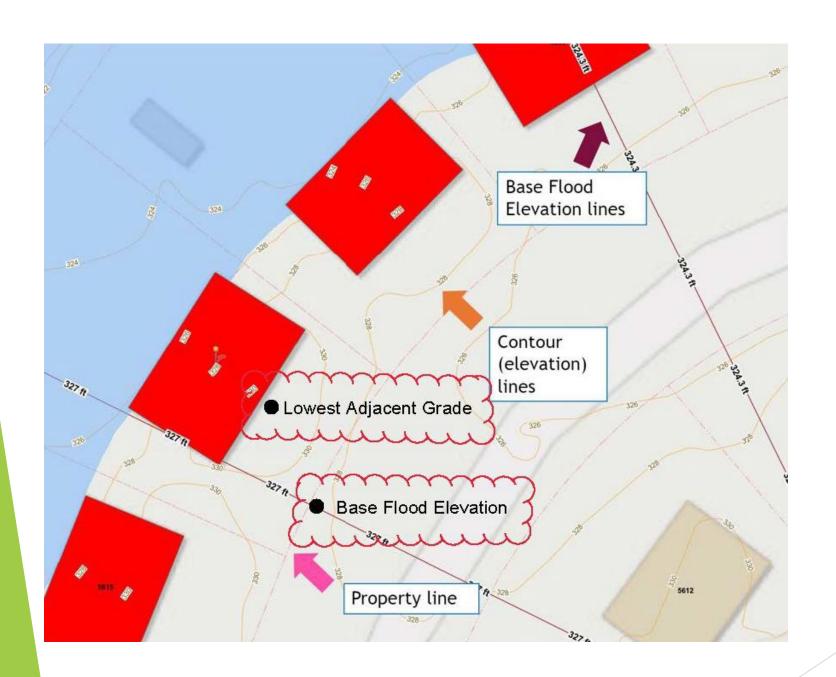
Map view with structures and contour lines visible.

Step 2: Interpret the Lowest Adjacent Grade and Base Flood Elevation (See example on next page)

- Find the *lowest* contour (orange curving line) adjacent to the structure (does not need to be touching) and record the number at the top of this page. This is the **Lowest Adjacent Grade**.
- Zoom in to your property and find the flood elevation line (straight purple line) nearest to your
 structure and record the number at the top of this page. If the structure is between two
 elevations, record the higher elevation. This is the Base Blood Elevation. There is a 1% chance in
 any given year that surface water from a flood will reach this elevation.

Step 3: Compare the Lowest Adjacent Grade and Base Flood Elevation.

- If the Lowest Adjacent Grade is at or lower than the Base Flood Elevation, the structure is likely
 correctly mapped within the SFHA. If you have additional professionally prepared and certified
 documentation that supports the structure being at a higher elevation, such as survey data or an
 Elevation Certificate (FEMA Form FF-206-FY-22-152), please submit those documents via the
 appeal and comment form.
- If the Lowest Adjacent Grade is <u>higher</u> than the Base Flood Elevation, the structure may be incorrectly mapped into the Special Hazard Flood Area.
 - Take a screenshot of the map showing your structure(s) and save it as an image or in a Word document. Include the image along with this completed worksheet with your appeal.



Appeal Worksheet

- Confirm if a structure on your property is mapped within the SFHA.
- Interpret the Lowest Adjacent Grade and Base Flood Elevation
- Lowest
 Adjacent Grade
 and Base Flood
 Elevation.

Simplified Appeal of

FEMA's Model

- Appeal form available at County's Website for the FEMA Issued Preliminary Flood Map
- Does not require a professional engineer or professional land surveyor's certification.
- Upload previously issued FEMA Letters of Map Amendment for structures determined to be outside previous DFIRM

	Appeal and Comment Form Preliminary Flood Insurance Rate Maps Montgomery County, Maryland
submitted inpu Management A	nt of Permitting Services (DPS) of Montgomery County will forward all at on the Preliminary Flood Insurance Rate Maps to the Federal Emergency Agency (FEMA) for review and consideration. Completed forms and supportin a must be received by DPS by April 16, 2024.
municipal area the City of Roci within the mun	ended only for properties located within Montgomery County excluding the s of Rockville and Gaithersburg. If you live within the municipal boundaries of wille, please use the Rockville Floodplain Appeal and Comment Form. If you lincipal boundaries of the City of Gaithersburg, please visit the Gaithersburg, mit an appeal or comment.
	estions or need assistance filling out this application, please email <u>emontgomerycountymd.gov.</u>
Last Name*	
	_
First Name ^s	
First Name ^s	
First Name [,]	·
Company/0	Organization
Company/0	
Company/C	Organization
Company/0	Organization
Company/C	Organization
Company/C If applicable Property Ac	Organization
Company/C If applicable Property Ac	Organization Idress*

Mailing Address

If different from a	bove		
			•••
Email*			
Phone*			

Are you submitting an appeal or a comment?

Appeals address concerns that the modeling or data used to create the map is technically or scientifically incorrect and must be accompanied by technical documentation, such as surveys, topographic maps, engineering study, data etc. Appeals should also demonstrate that better methodologies, assumptions, or data exists.

Comments address a perceived map error such as an incorrect street names, city limit boundary, etc. A detailed description of the issue should be submitted. Supporting documentation may not be required.

Appeal	
Comment	

Read this before you submit an appeal.

If you believe a structure on your property has been incorrectly mapped into a Special Hazard Flood Area (SFHA), please complete the <u>SFHA Appeal Worksheet</u> that includes instructions on obtaining the recommended documentation. Once you fill out and save the worksheet, upload it below or email the worksheet to <u>william.musico@montgomerycountymd.gov</u>

Simplified Appeal of FEMA's Model



Read this before you submit an appeal.

If you believe a structure on your property has been incorrectly mapped into a Special Hazard Flood Area (SFHA), please complete the <u>SFHA Appeal Worksheet</u> that includes instructions on obtaining the recommended documentation. Once you fill out and save the worksheet, upload it below or email the worksheet to william.musico@montgomerycountymd.gov

Appeal Description*

Please provide a brief description of your appeal and then attach details and supporting documentation below. You may also upload a separate more detailed Appeal Description Letter and upload it to the supporting documentation below.

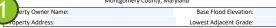
Supporting Documentation

Attach a detailed description of the objection and supporting documentation as required above. Attach any engineering calculations or reports to support the appeal. If you have in the past received any Letter of Map Revision (LOMR) for this property, please attach these documents with your appeal.

Drop file here or select file (pdf, doc, docx, xls, xlsx, pptx, ppt, txt. Maximum number of files allowed: 6)

Special Flood Hazard Area (SFHA) Appeal Worksheet

Montgomery County, Maryland



If you believe a structure on your property has been incorrectly mapped into a Special Flood Hazard Area (SFHA), please follow the instructions below to fill in the fields above and then include this form with your appeal. Visit www.montgomerycountymd.gov/DPS/programs/FEMA-FIRMS/index.html for details on submitting an appeal.

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- 3. Click + on the bottom right to zoom in until the structures and various elevation lines are visible
- o If your structure is red or yellow, it is currently mapped into the SFHA.
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Step 2: Interpret the Lowest Adjacent Grade and Base Flood Elevation (See example on next page)

- 1. Find the lowest contour (orange curving line) adjacent to the structure (does not need to be touching) and record the number at the top of this page. This is the Lowest Adjacent Grade.
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- If the Lowest Adjacent Grade is at or lower than the Base Flood Elevation, the structure is likely correctly mapped within the SFHA. If you have additional professionally prepared and certified documentation that supports the structure being at a higher elevation, such as survey data or an Elevation Certificate (FEMA Form FF-206-FY-22-152), please submit those documents via the appeal and comment form.
- If the Lowest Adjacent Grade is higher than the Base Flood Elevation, the structure may be incorrectly mapped into the Special Hazard Flood Area.
 - o Take a screenshot of the map showing your structure(s) and save it as an image or in a Word document. Include the image along with this completed worksheet with your

Page 1 of 4 Issue Date: May 9, 2023

Effective Date: September 25, 2023

Case No.: 22-03-0958P

Follows Conditional Case No.: 17-03-1219R



Federal Emergency Management Agency Washington, D.C. 20472

LETTER OF MAP REVISION DETERMINATION DOCUMENT

DETERMINATION DOCUMENT				
	COMMUNITY AND REVISION INFORMATION	PROJECT DESCRIPTION	BASIS OF REQUEST	
COMMUNITY	Montgomery County Maryland (Unincorporated Areas)	FILL	1D HYDRAULIC ANALYSIS UPDATED TOPOGRAPHIC DATA	
	COMMUNITY NO.: 240049			
IDENTIFIER	Bloom Montgomery Village, Area 1	APPROXIMATE LATITUDE AND LONGITUDE: 39.179, -77.203 SOURCE: Other DATUM: NAD 83		
ANNOTATED MAPPING ENCLOSURES		ANNOTATED STUDY ENCLOSURES		
TYPE: FIRM*	NO.: 24031C0187D DATE: September 29, 2006	DATE OF EFFECTIVE FLOOD INSURAI	NCE STUDY: September 29, 2006	
		PROFILES: 07P AND 08P		

Enclosures reflect changes to flooding sources affected by this revision. FIRM - Flood Insurance Rate Map

FLOODING SOURCE AND REVISED REACH

Cabin Branch - From approximately 390 feet downstream of Watkins Mill Road to approximately 690 feet upstream of Montgomery Village Avenue

SUMMARY OF REVISIONS						
Flooding Source	Effective Flooding	Revised Flooding	Increases	Decreases		
Cabin Branch	BFEs*	BFEs	YES	YES		
	Zone AE Zone X (unshaded)	Zone AE Zone X (shaded)	YES YES	YES NO		

partment of Homeland Security's Federal Emergency Management Agency (FEMA) R) for the area described above. Using the information submitted, we have determined the surance Study (FIS) report and/or National Flood Insurance Program (NFIP) map is map, as indicated in the attached documentation. Please use the enclosed annotated map it purposes and for all flood insurance policies and renewals in your community.

The enclosed documents provide additional information regarding this determination. If you have any and insurance eXchange toll free at 1-877-336-2627 (1-877-FEMA MAP) or by letter addressed to the LOMO



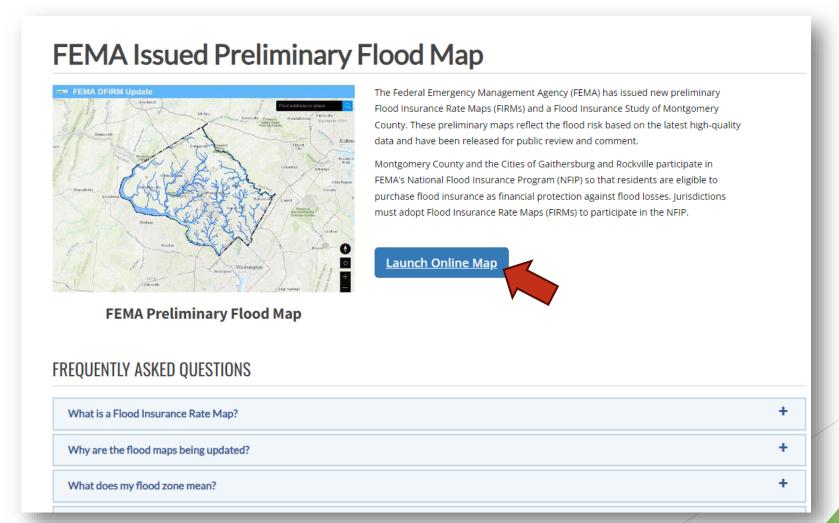
Engineering Services Branch
Federal Insurance and Mitigation Administration

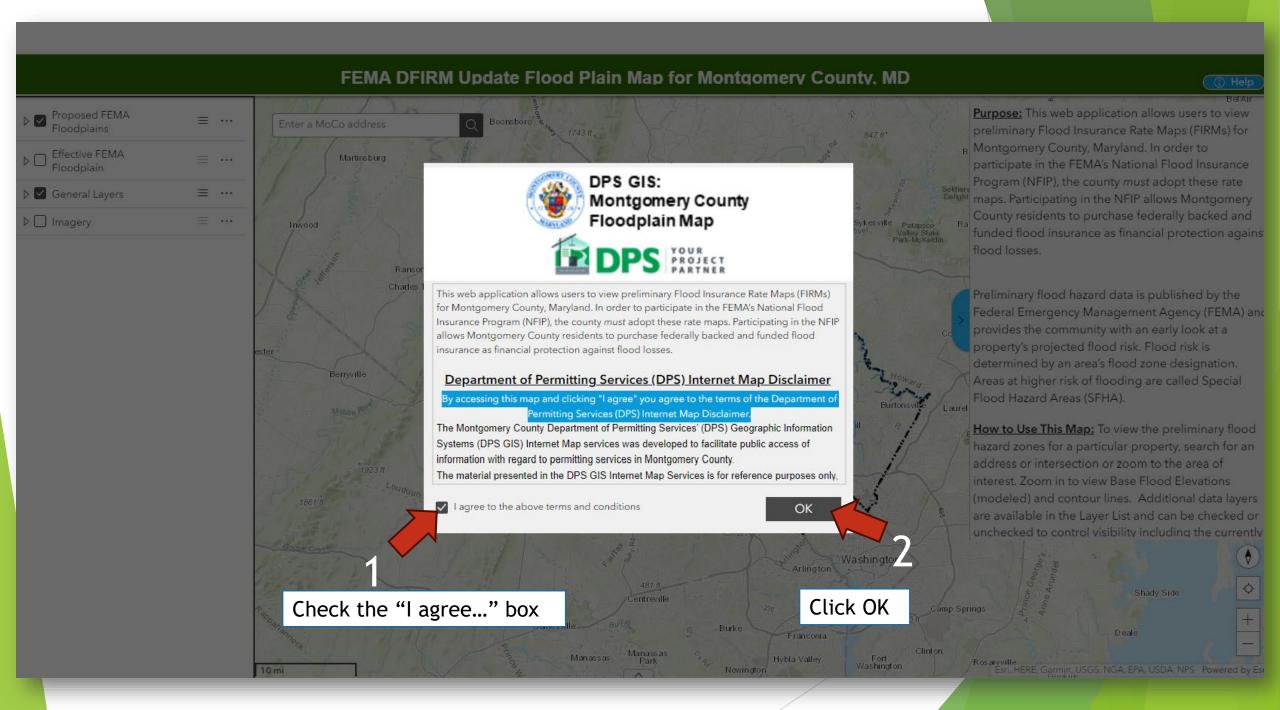
22-03-0958P

DFIRM Web Map Tool

DFIRM Web Map Tool

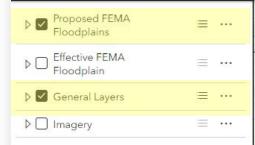
www.montgomerycountymd.gov/DPS/programs/FEMA-FIRMS/index.html





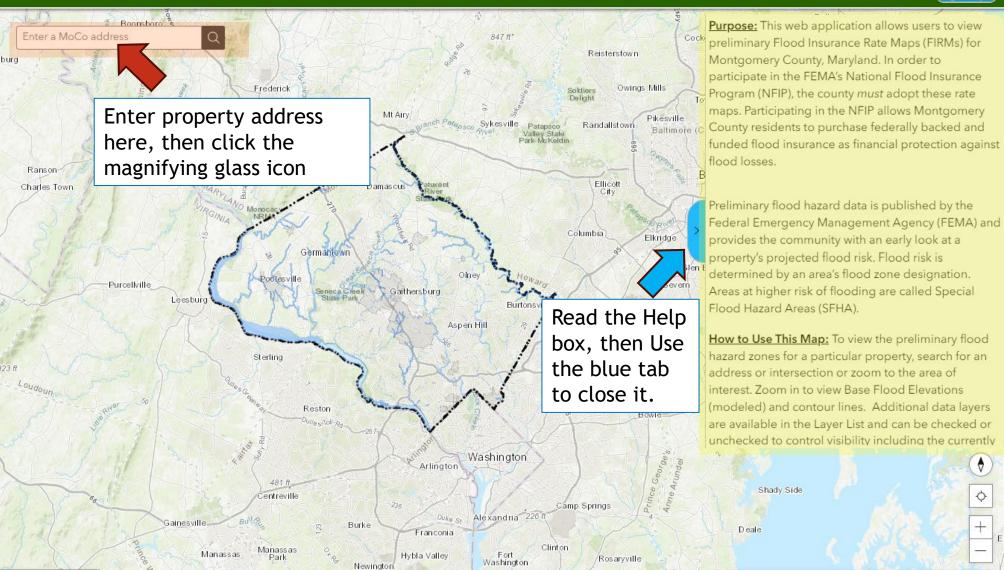
FEMA DFIRM Update Flood Plain Map for Montgomery County, MD

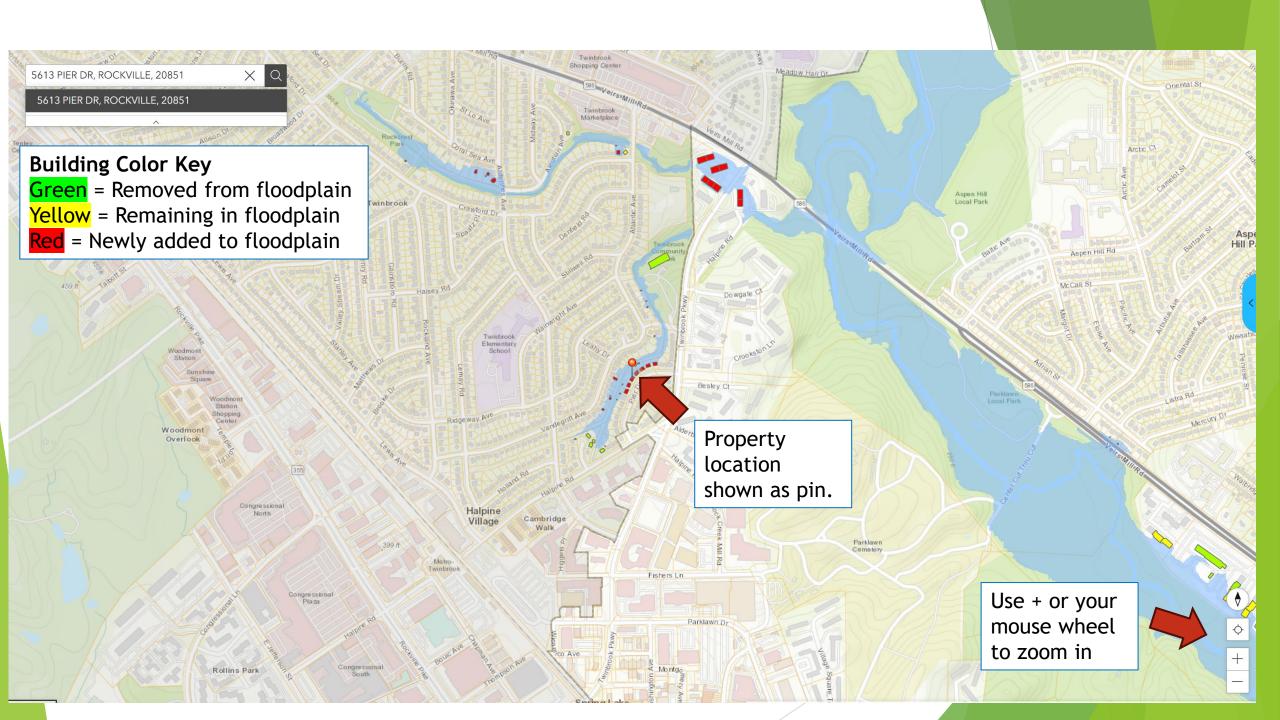


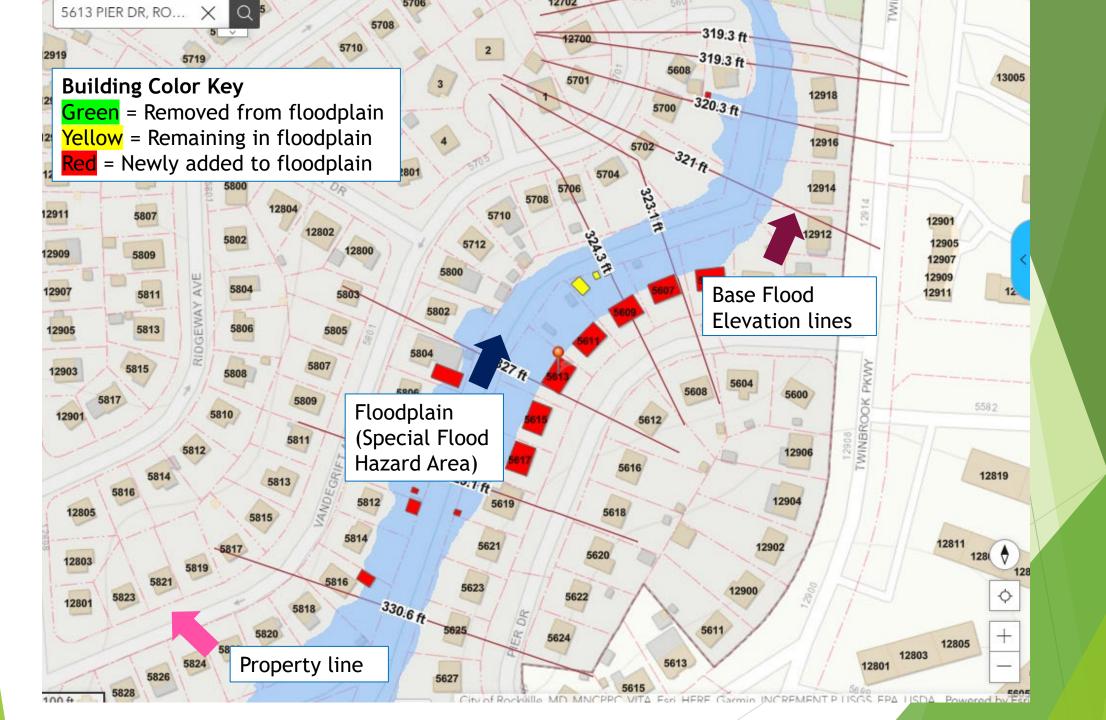


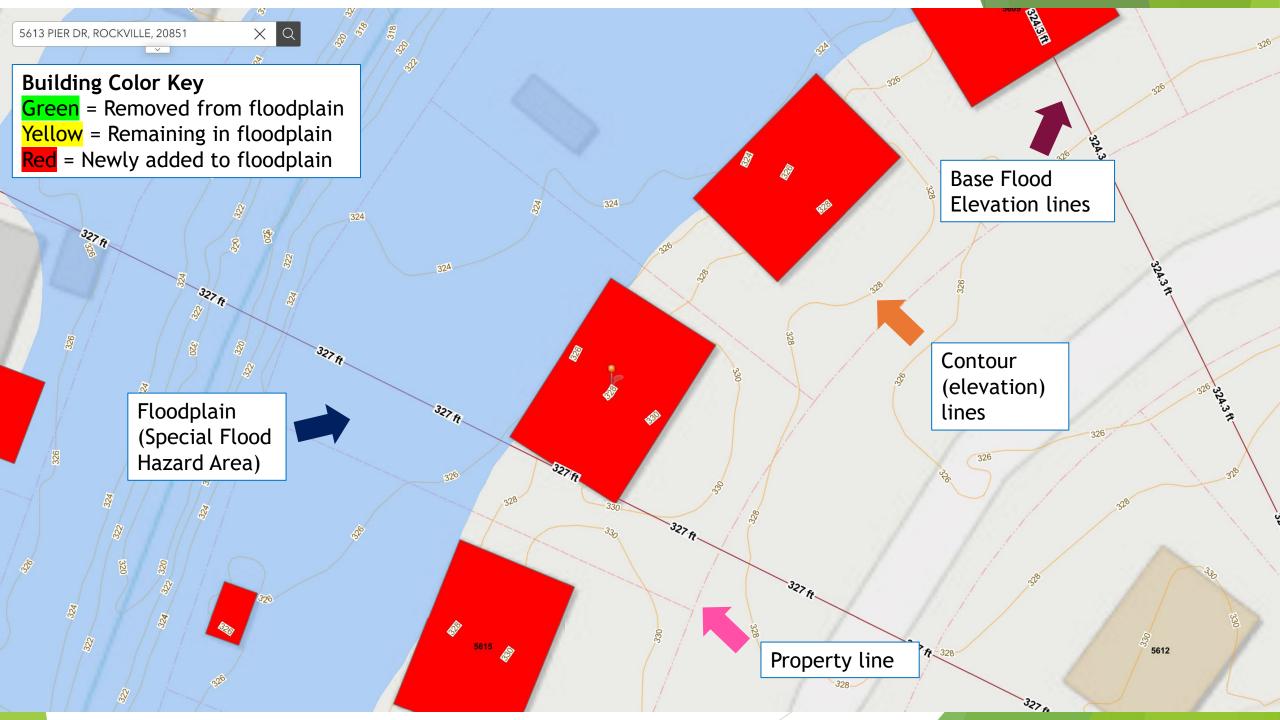
This box shows you which layers are currently visible on the map.

- Proposed = new maps
- Effective = current maps, but soon to be replaced









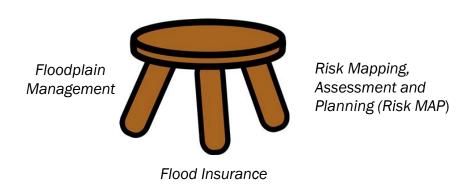
Flood Insurance and Map Changes

Bill Bradfield | Regional Flood Insurance Liaison, FEMA Region 3



National Flood Insurance Program

- Created by Congress in 1968 to reduce the loss of property and life by lessening the impact of disasters.
- The NFIP is a voluntary program.
 - Federally-backed flood insurance is available to residents in communities that enforce minimum floodplain regulations
- The NFIP is often described as a three-legged stool:



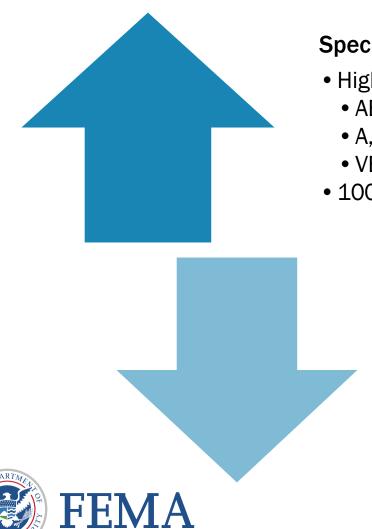
GET FLOOD INSURANCE







First, What Are Flood Zones?



Special Flood Hazard Areas (SFHAs)

- Higher risk zones
 - AE (replaces A1-A30)
 - A, AH, AO, A99, AR
 - VE (replaces V1-30), V, VO
- 100-year floodplain = 1% annual chance flood

Non-Special Flood Hazard Areas

- Lower-to-Moderate Risk Zones
 - B, C, X
 - D

Moving from Lower-Risk to Higher-Risk: What Does This Mean for Me?

- If your risk is going up...
 - You may be required to have flood insurance if you have a federally-backed loan
 - Even if you don't have a federally-backed loan, flood insurance is strongly encouraged
 - The Newly Mapped Discount may offer costsavings for structures newly mapped into the Special Flood Hazard Area.
 - To be eligible, the structure must be newly mapped into the SFHA for the first time;
 - This must not be the community's initial FIRM; and,
 - Flood insurance must be purchased within 12 months of the effective date of the new map.





Moving from Higher-Risk to Lower-Risk: What Does This Mean for Me?

- If your risk is going down...
 - The mandatory purchase requirement no longer applies to federally-backed loans
 - Low risk does not mean no risk
 - Talk to your insurance agent about your options





How Do you Obtain Flood Insurance?

- Property owners contact their insurance agent/provider for NFIP coverage
- 60+ private insurance companies write flood insurance with the NFIP through the Write Your Own (WYO) arrangement
- NFIP policies are serviced under the name of the WYO company or NFIP Direct





Standard Flood Insurance Policy (SFIP) Limits

- \$250,000 building
- \$100,000 contents
- \$30,000 Increased Cost of Compliance (ICC)
- Vacation/secondary homes are eligible for coverage
- Contents-only or rental policies are available

Dwelling Form



- \$500,000 building
- \$500,000 contents
- \$30,000 ICC

General Property



- Building insured up to:
 - 100% of the replacement cost of the building *or*
- The total number of units times \$250,000 (whichever is less)
- Contents insured up to \$100,000 per building
 - Contents must be commonly-owned
- Co-insurance may apply
- \$30,000 ICC

RCBAP



Special Conditions Apply to Group Flood Insurance Policies (GFIPs)



What Else Can I Do to Reduce My Flood Insurance Costs?

- Lower Your Flood Risk
 - □ Elevate utilities
 - Install flood openings
 - Talk to your local floodplain manager or the Indiana Department of Natural Resources for more information and other options
- Choose a higher deductible or different coverage amounts
- Provide an elevation certificate

Did You Know?

- The Community Rating System rewards communities for outstanding floodplain management practices and exceeding the minimum NFIP standards.
- CRS discounts are available throughout CRS communities regardless of flood zone.
- Increasing CRS rating leads to further discounts. In Class 1 communities, the discount can be as high as 45%.



Resources for Property Owners

- Contact your insurance agent/provider
- ➤ Call the **FEMA Mapping and Insurance eXchange (FMIX)** to talk to a map specialist or be connected with a wide range of technical subject matter experts: **1-877-FEMA-MAP (1-877-336-2627)**
- ➤ Visit: <u>www.floodsmart.gov</u> and <u>www.fema.gov/national-flood-insurance-program</u> for additional information







212,390

Estimated structures in the community

570

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in

Estimated structures newly mapped out

+375

-285





90-day appeal period will begin with the distribution of the formal Appeal Start Letter from FEMA to respective Community Executives.

Submit appeal/comment to your jurisdiction.

Next Steps

Following the resolution of the appeals and comments, FEMA will notify communities of the effective dates of the final maps.

Insurance requirement takes effect

Thank you.







Contact Us:

Montgomery County
Bill Musico, Floodplain Administrator
240-777-6340
William.musico@montgomerycountymd.gov

City of Gaithersburg Nancy Schumm, Environmental Services Division Chief 240-805-1327 nancy.schumm@gaithersburgmd.gov

City of Rockville Meredith Neely, Principal Environmental Engineer 240-314-8874 mneely@rockvillemd.gov

Maryland Department of the Environment

Matthew Smith, NFIP Community Assistance Program Manager 410-537-4431

Matthew V. Smith@maryland.gov

Dave Guignet, State NFIP Coodinator 410-537-3775 dave.guignet@maryland.gov



Montgomery County, MD – Countywide

Total paid losses²

692

Total paid claims²

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

The information presented below are estimates as of April 2021.



Flood insurance is available to 19 COMMUNITIES

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





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



\$554 Average premium 21% **57** dams Lower than the national average



456

Paid claims outside of the effective flood high hazard area²



\$1.6M

Repetitive Loss (RL) paid losses²

> 101 RL properties²



2,317 Flood insurance

policies in force

86%

In Montgomery County Unincorporated Areas



176

Policies in the effective flood high hazard area



212,390

Estimated structures in the community

570

Estimated structures in the draft flood high hazard area

Estimated structures newly mapped in

+375

newly mapped out

Estimated

structures

-285

KEEPING COMMUNITIES INFORMED: Your Risk MAP Timeline



TBD

