FEMA

Flood Insurance Rate Map (FIRM) Update

Gaithersburg

DPS | Montgomery County Department of Permitting Services
YOUR PROJECT PARTNER

City of Rockville
Get Into It

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
- Montgomery County Flood Map Tool
- Appeals and Comments
- Flood Insurance Overview

FEMA and Floodplains

FEMA

FEMA and Floodplains

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

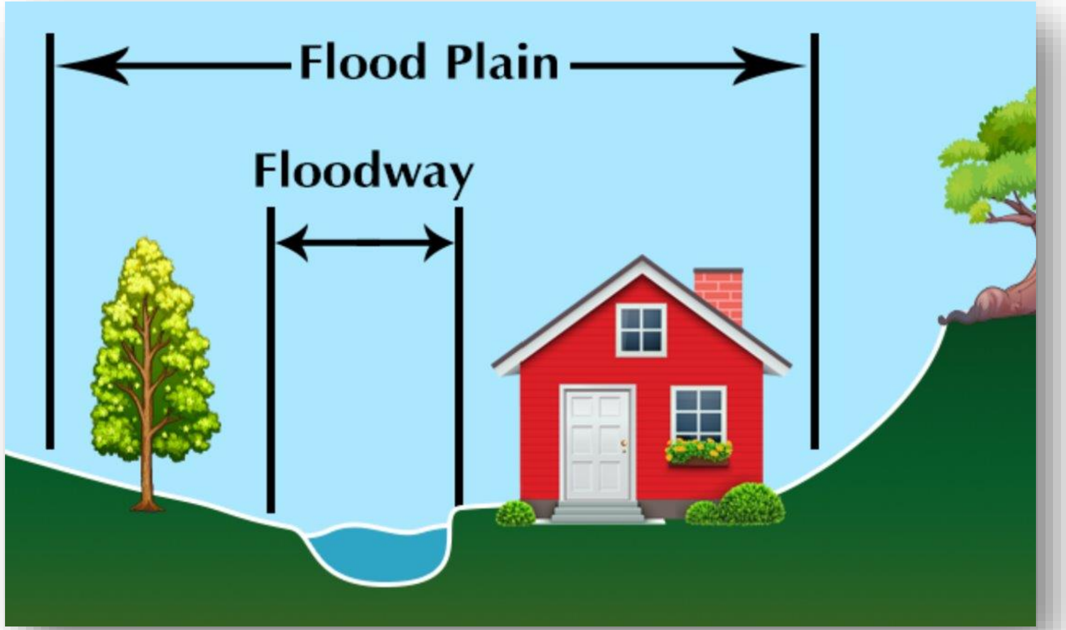
The Flood Insurance Protection Act of 1973

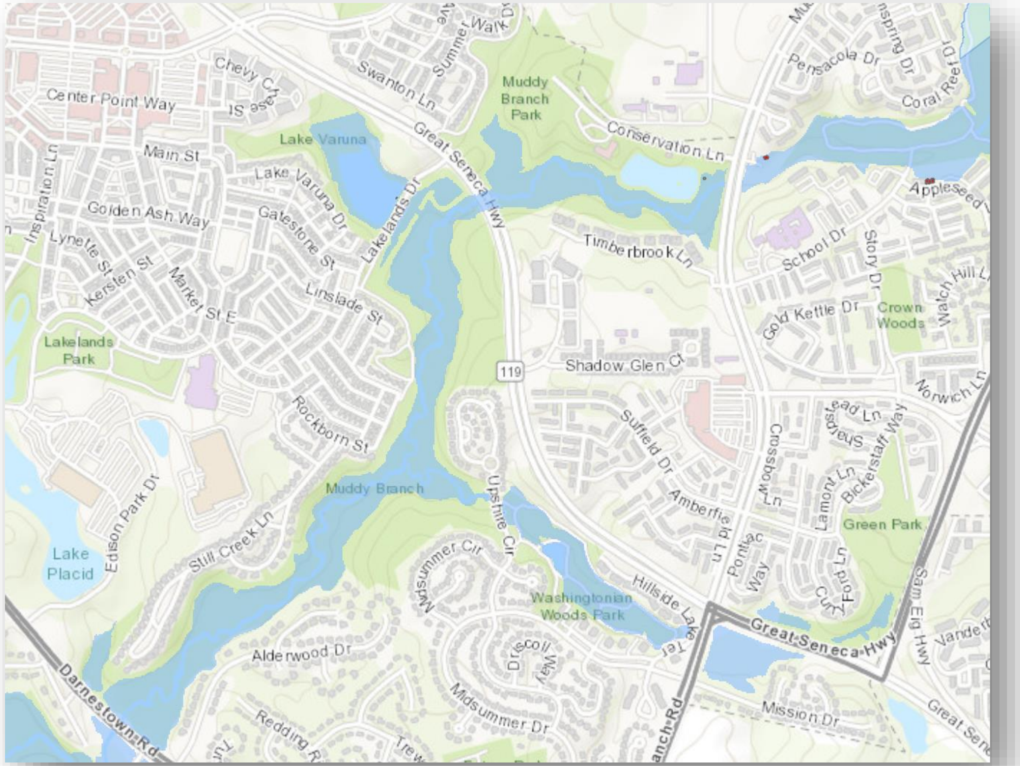
Requires some homeowners in high-risk flood zones to purchase flood insurance

FEMA and Floodplains

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)



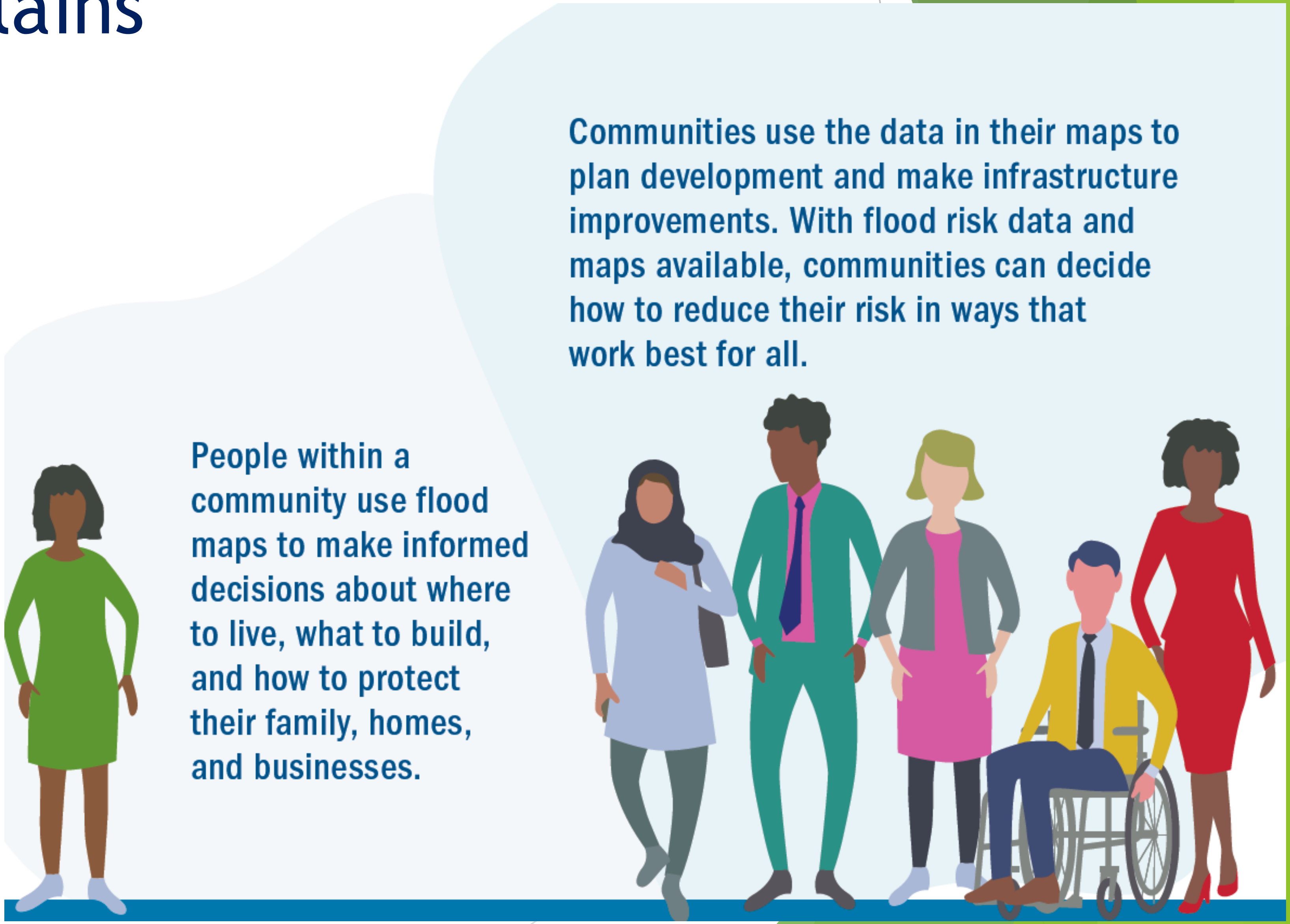


Special Flood Hazard Area = 100-year floodplain.

FEMA and Floodplains

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.



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

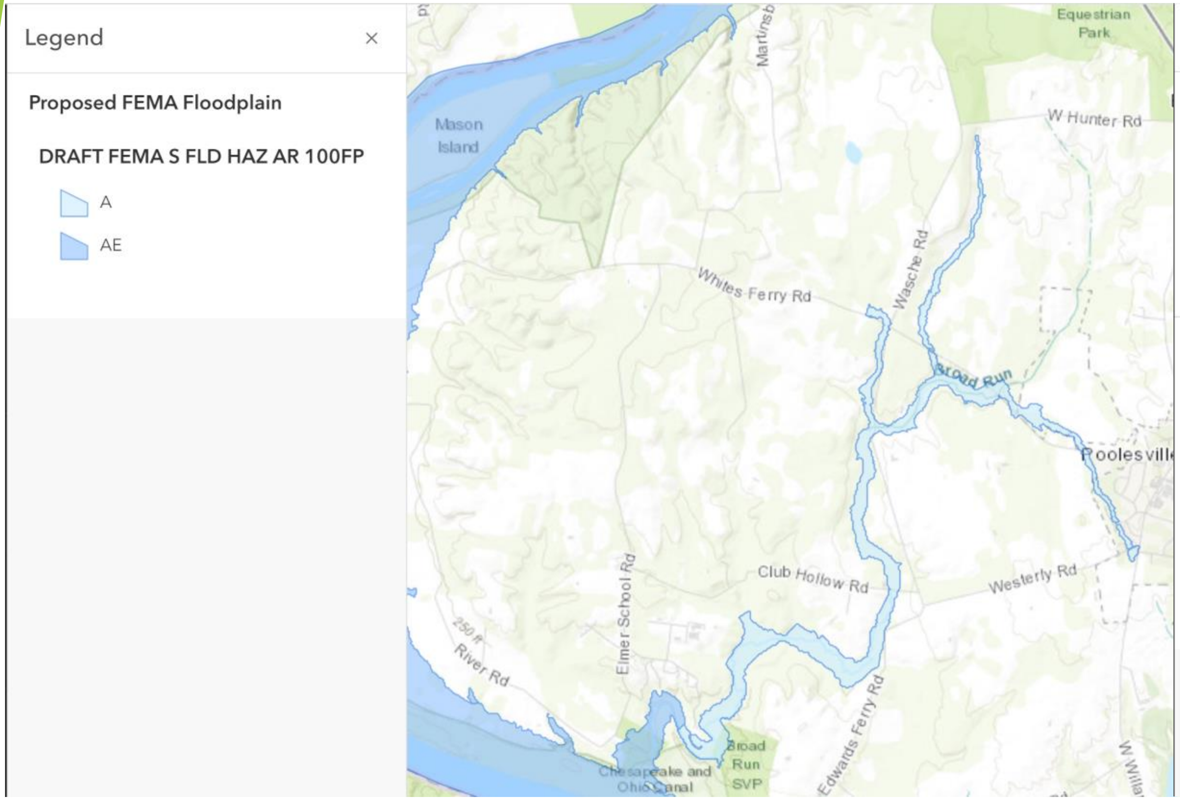
Protect structures/property

Reduce socio-economic impact of floods

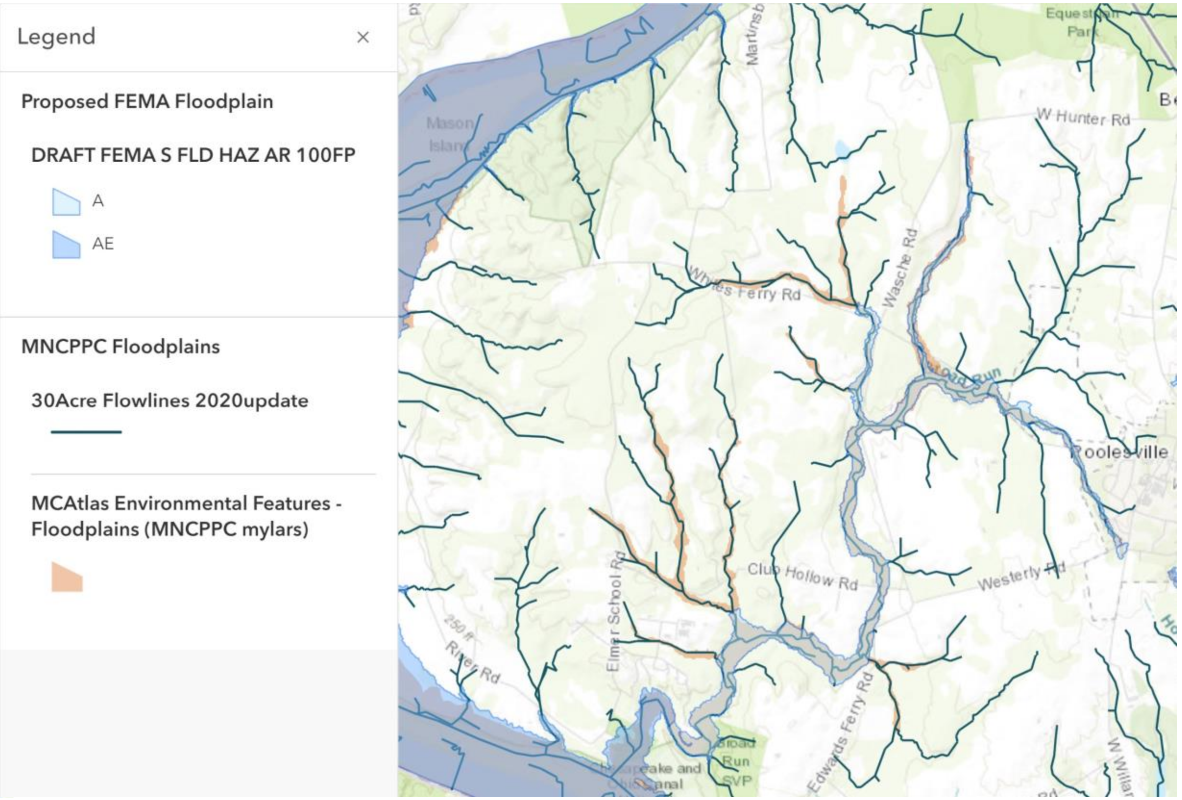
Reduce disruption to natural flood pattern

FEMA and Other Floodplains

FEMA Floodplains (FIRM)



Local 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 high-risk 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?

- Last County-wide update in 2006
- Fairly limited update…

What?

- Updated technology (LiDAR, Modeling, GIS)
- Changes in development and impervious
- New infrastructure (stormwater facilities, flood control, bridges/culverts)
- Terrain, land cover, stream changes

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 affected properties.

FIRM Update and Letters

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

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

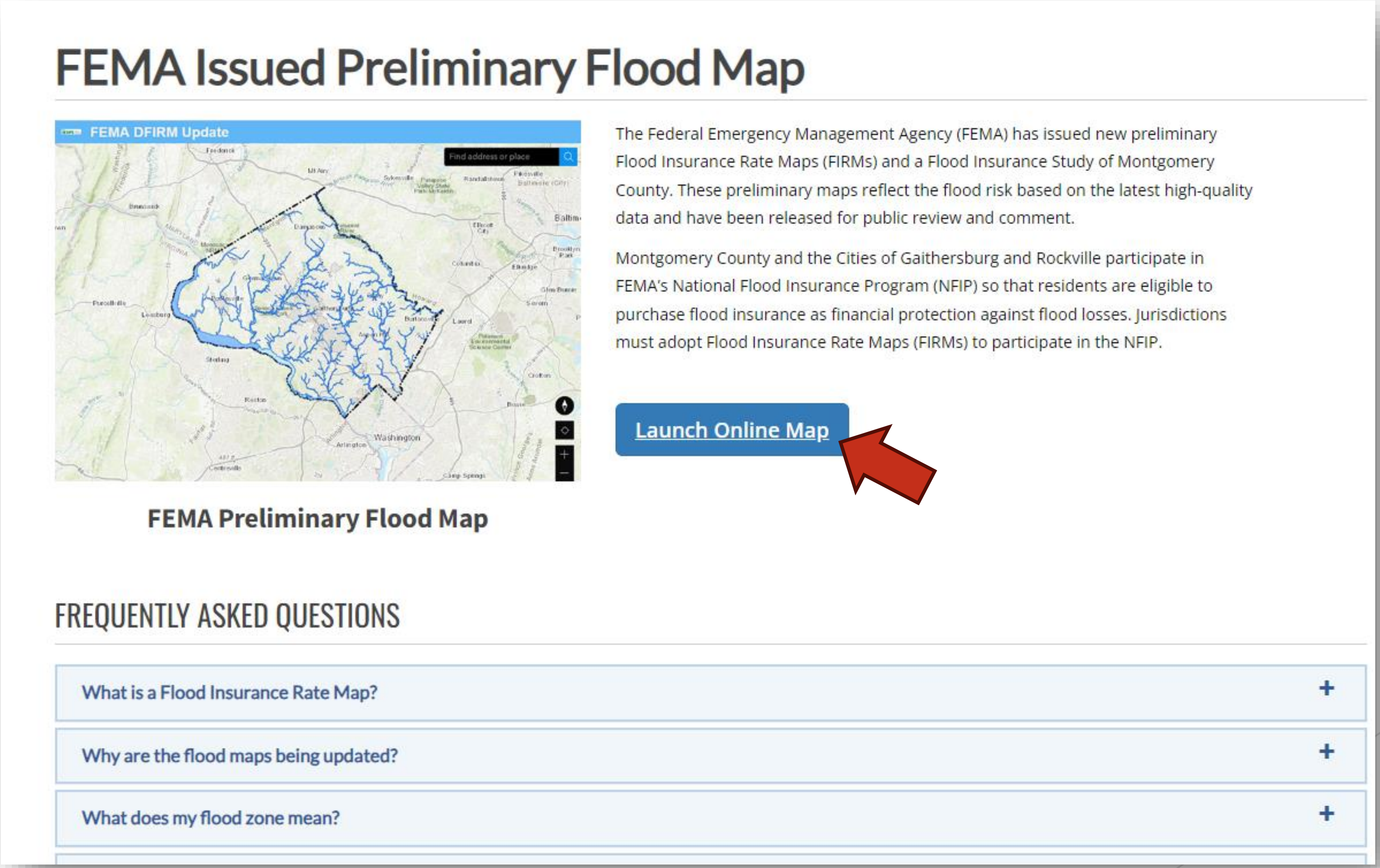
Structure removed from floodplain	Structure on property remains in floodplain	Structure is added to floodplain	Property in the floodplain
• Flood insurance not required. • Opportunity to reduce insurance costs. • May still have *property* in floodplain.	• Flood insurance required for federally backed mortgages. • Building in floodplain is regulated.	• Flood insurance required for federally backed mortgages. • Building in floodplain is regulated.	• Flood insurance likely not required. • Building in floodplain is regulated.

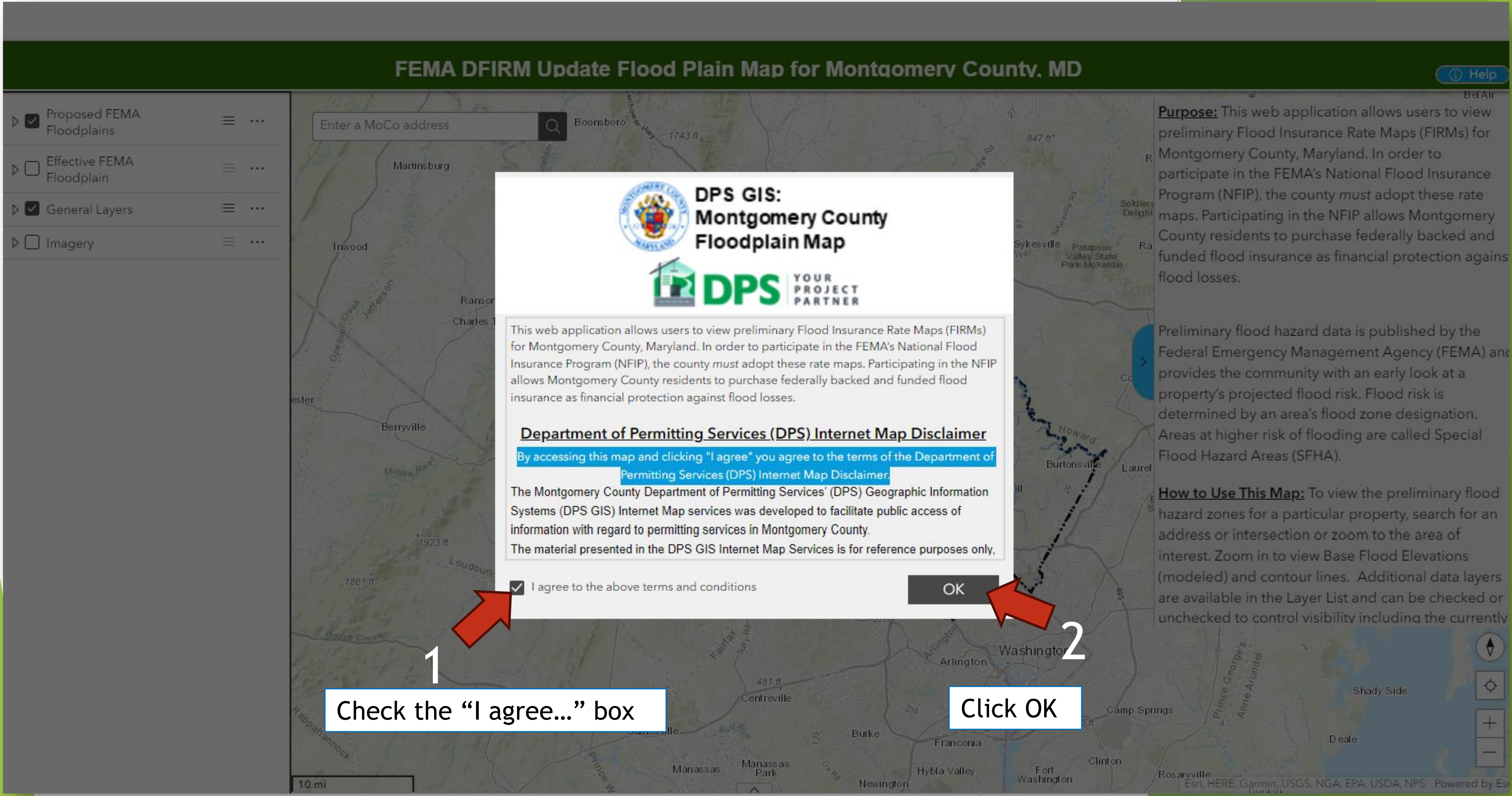
In all cases consider steps to reduce your flood risk and increase resilience. *Check with your local jurisdiction before building.*

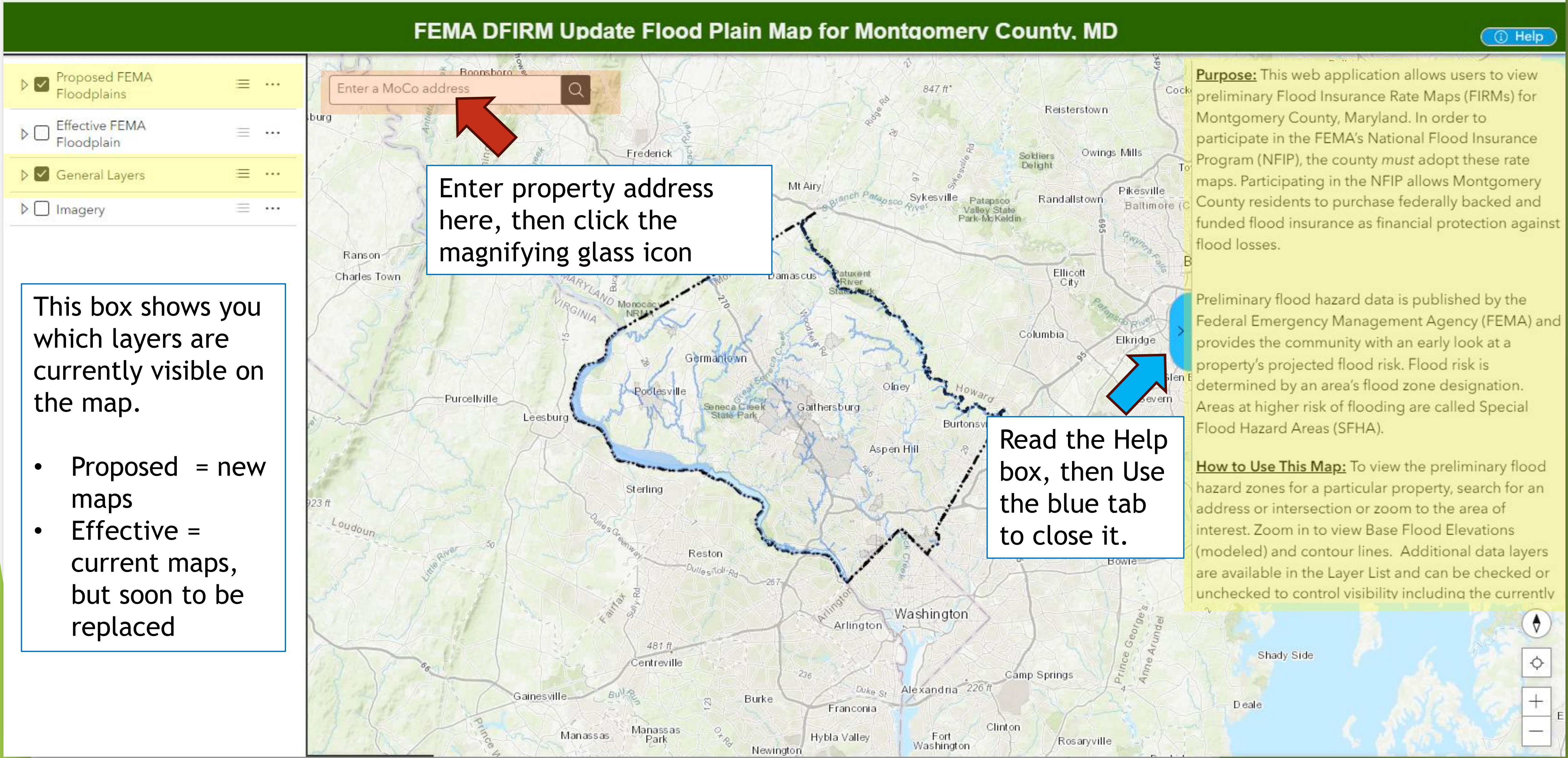
DFIRM Web Map Tool

DFIRM Web Map Tool

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




FEMA DFIRM Update Flood Plain Map for Montgomery County, MD
Help
Proposed FEMA Floodplains
Effective FEMA Floodplain
General Layers
Imagery
Enter a MoCo address
DPS GIS: Montgomery County Floodplain Map
DPS YOUR PROJECT PARTNER
This web application allows users to view preliminary Flood Insurance Rate Maps (FIRMs) for Montgomery County, Maryland. In order to participate in the FEMA's National Flood Insurance Program (NFIP), the county must adopt these rate maps. Participating in the NFIP allows Montgomery County residents to purchase federally backed and funded flood insurance as financial protection against flood losses.
Department of Permitting Services (DPS) Internet Map Disclaimer
By accessing this map and clicking "I agree" you agree to the terms of the Department of Permitting Services (DPS) Internet Map Disclaimer.
The Montgomery County Department of Permitting Services' (DPS) Geographic Information Systems (DPS GIS) Internet Map services was developed to facilitate public access of information with regard to permitting services in Montgomery County.
The material presented in the DPS GIS Internet Map Services is for reference purposes only,
I agree to the above terms and conditions
OK
Purpose: This web application allows users to view preliminary Flood Insurance Rate Maps (FIRMs) for Montgomery County, Maryland. In order to participate in the FEMA's National Flood Insurance Program (NFIP), the county must adopt these rate maps. Participating in the NFIP allows Montgomery County residents to purchase federally backed and funded flood insurance as financial protection agains flood losses.
Preliminary flood hazard data is published by the Federal Emergency Management Agency (FEMA) and provides the community with an early look at a property's projected flood risk. Flood risk is determined by an area's flood zone designation. Areas at higher risk of flooding are called Special Flood Hazard Areas (SFHA).
How to Use This Map: To view the preliminary flood hazard zones for a particular property, search for an address or intersection or zoom to the area of interest. Zoom in to view Base Flood Elevations (modeled) and contour lines. Additional data layers are available in the Layer List and can be checked or unchecked to control visibility including the currently
1
Check the "I agree…" box
2
Click OK
10 mi
Esri, HERE, Garmin, USGS, NGA, EPA, USDA, NPS

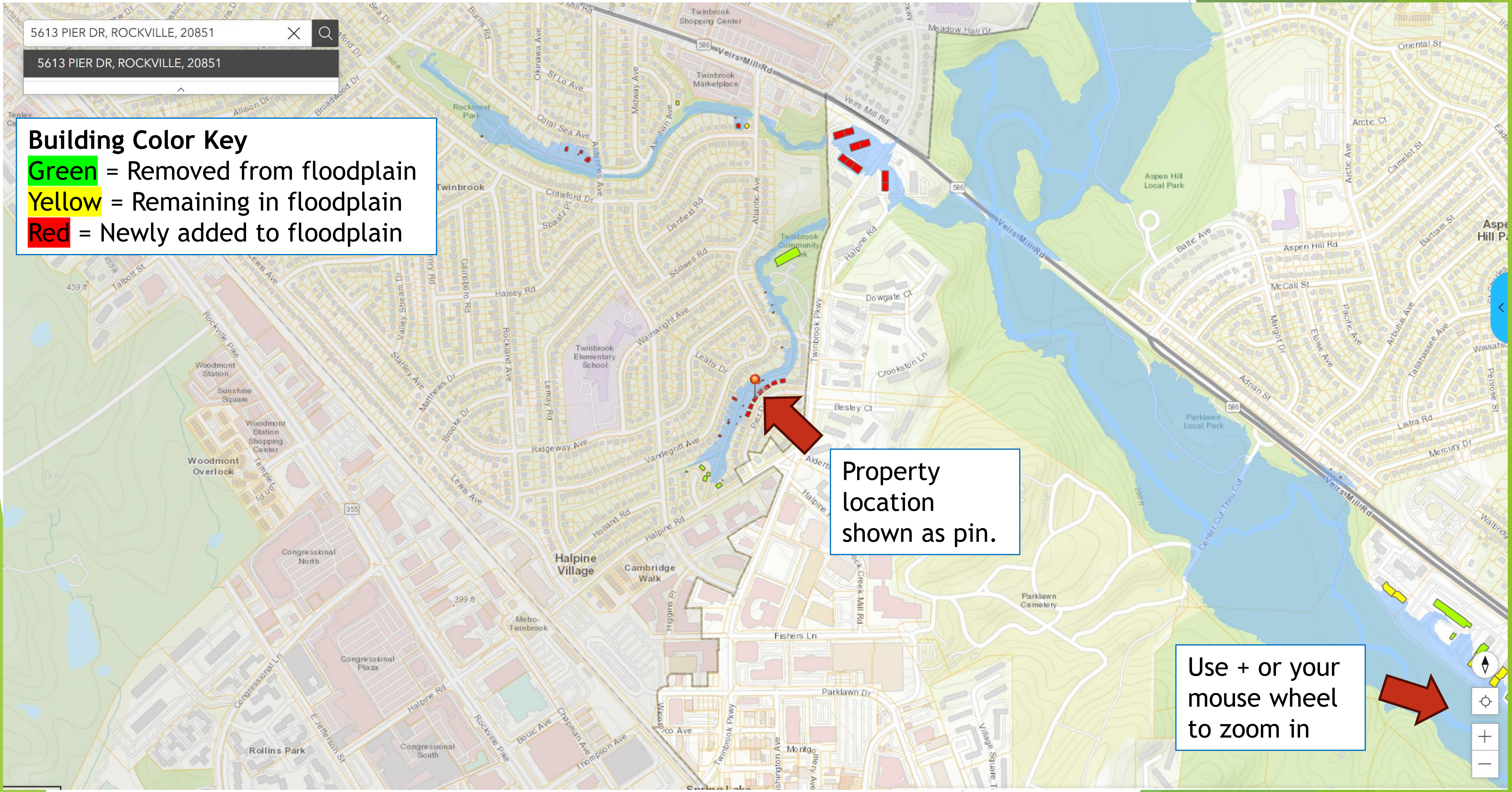


Enter property address here, then click the magnifying glass icon

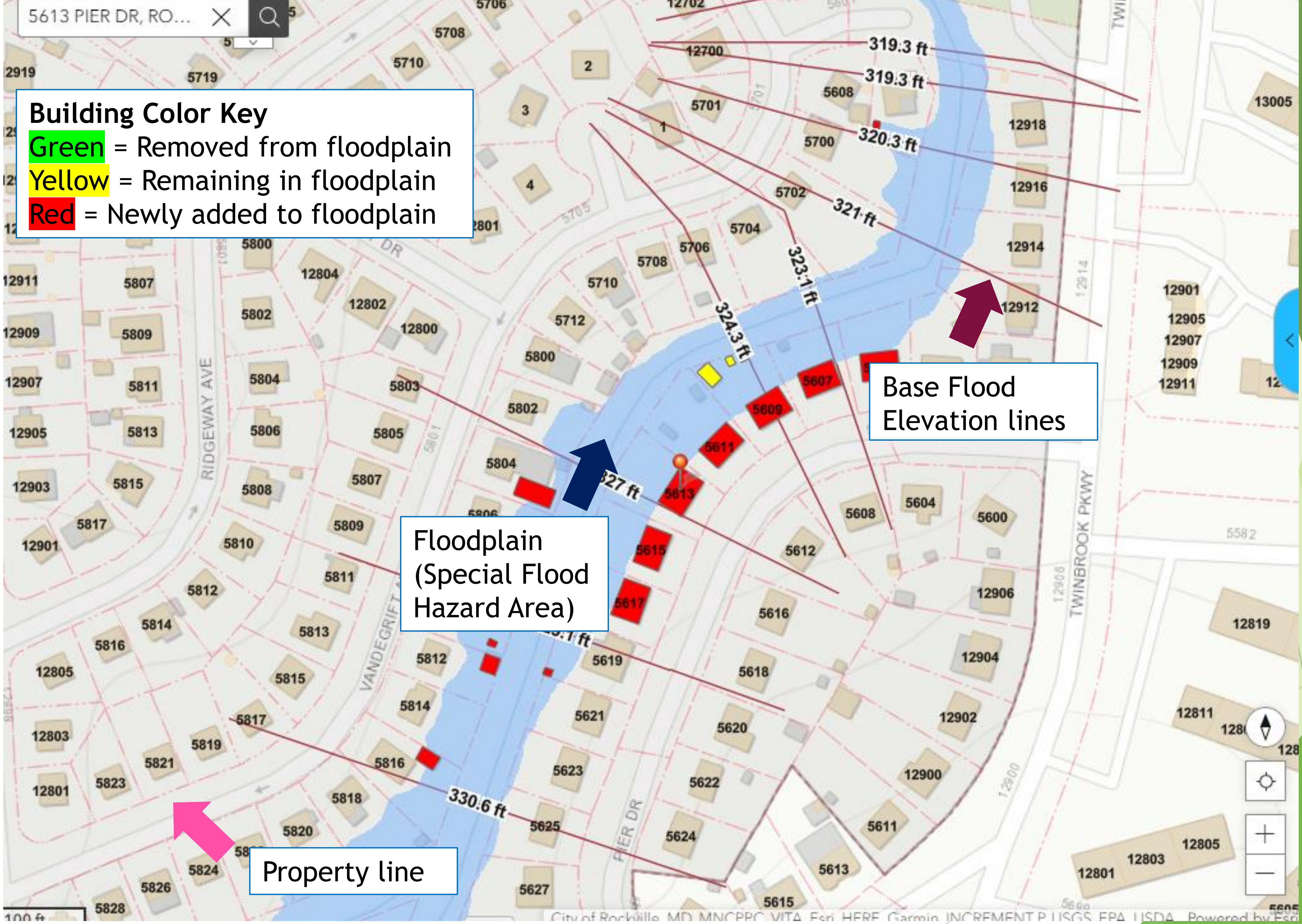
This box shows you which layers are currently visible on the map.

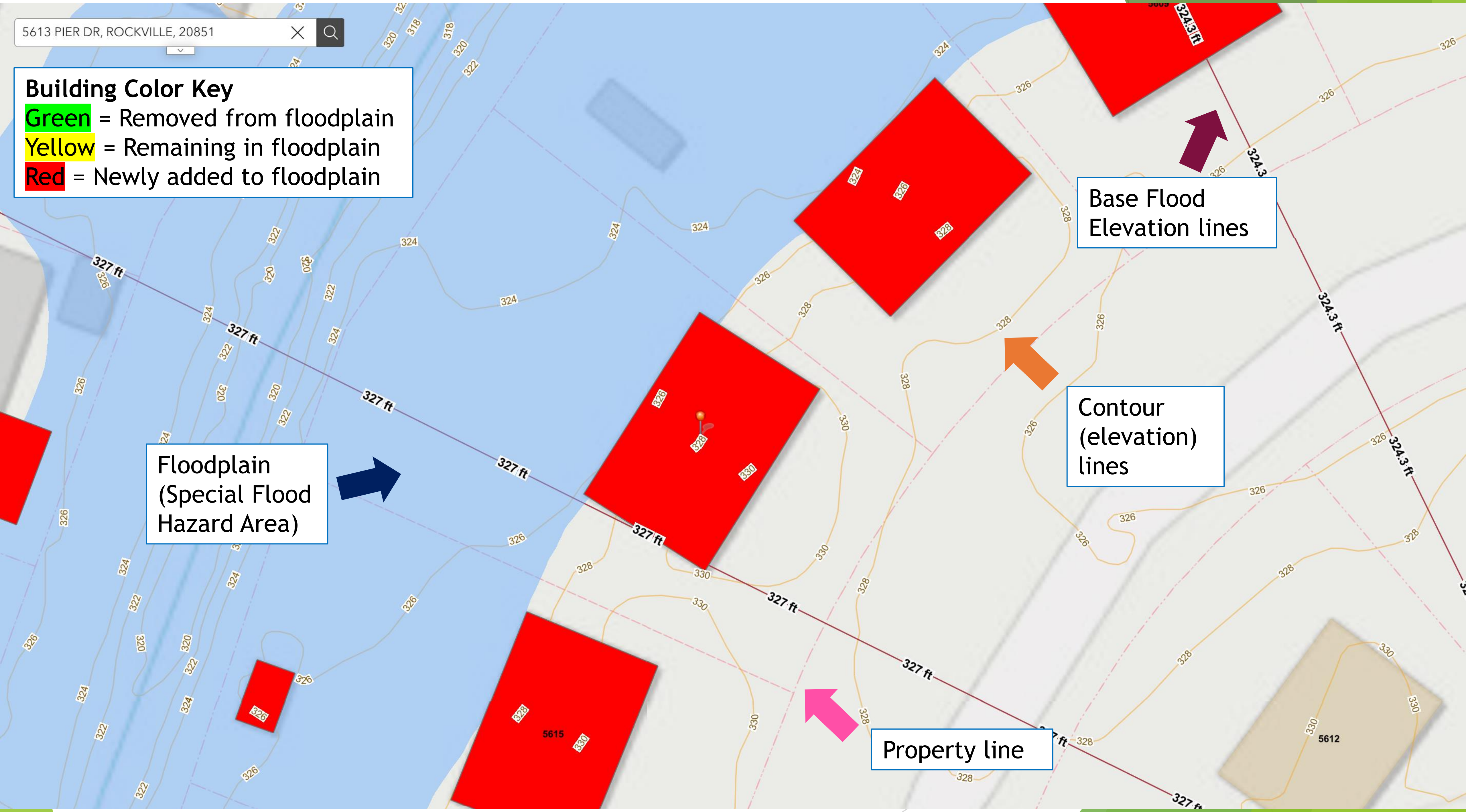
- Proposed = new maps
- Effective = current maps, but soon to be replaced

Read the Help box, then Use the blue tab to close it.



5613 PIER DR, ROCKVILLE, 20851
5613 PIER DR, ROCKVILLE, 20851
Building Color Key
Green = Removed from floodplain
Yellow = Remaining in floodplain
Red = Newly added to floodplain
Property location shown as pin.
Use + or your mouse wheel to zoom in


5613 PIER DR, RO...
Building Color Key
Green = Removed from floodplain
Yellow = Remaining in floodplain
Red = Newly added to floodplain
Base Flood Elevation lines
Floodplain (Special Flood Hazard Area)
Property line
319.3 ft
319.3 ft
320.3 ft
321 ft
323.1 ft
324.3 ft
327 ft
330.6 ft
RIDGEWAY AVE
VANDEGRIFT
PIER DR
TWINBROOK PKWY



5613 PIER DR, ROCKVILLE, 20851
Building Color Key
Green = Removed from floodplain
Yellow = Remaining in floodplain
Red = Newly added to floodplain
Base Flood Elevation lines
Contour (elevation) lines
Floodplain (Special Flood Hazard Area)
Property line
327 ft
324.3 ft
5615
5612

Appeals and Comments

Appeals and Comments

Official 90-Day Appeal Period: May TBD through August TBD
Appeals/comments due to jurisdictions:
Anticipated 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/programs/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 www.fema.gov/fact-sheet/understanding-elevation-certificates
  - Elevation Certificate Form: https://fema.gov/pdf/library/elvcert.pdf
- Technical evaluation of hydraulics/hydrology of the model
- Previous approved FEMA Letter of Map Amendment (LOMA)

Special Flood Hazard Area (SFHA) Appeal Worksheet

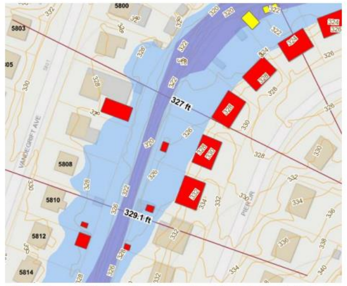
Montgomery County, Maryland

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.
3. 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***)**

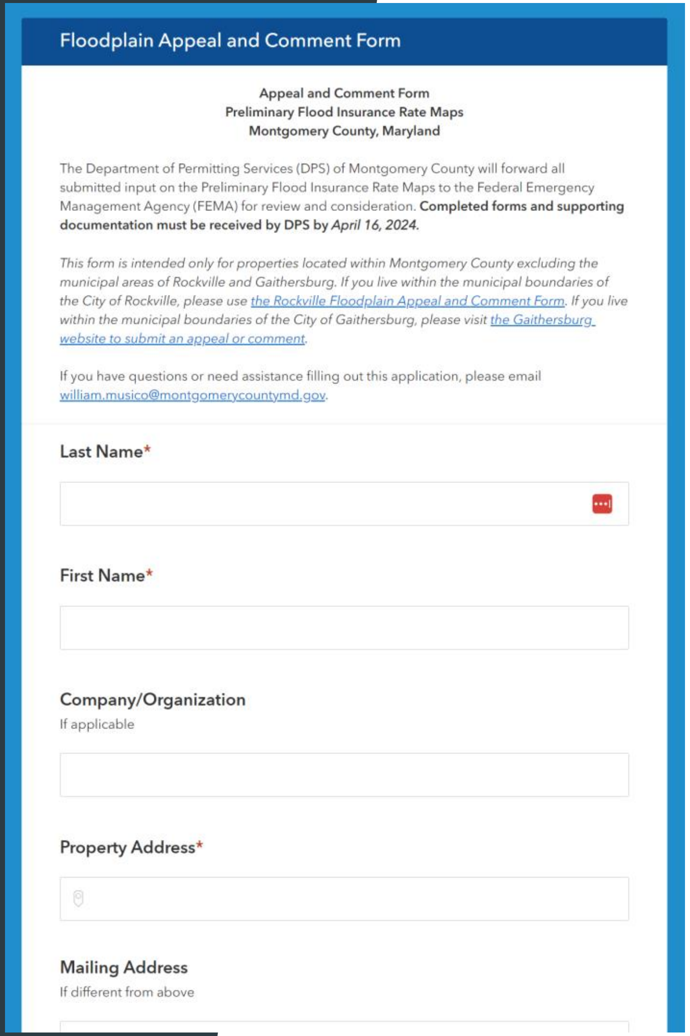
1. Find the *lowest* contour (orange curving line) adjacent to the structure (does not need to be touching) and record the number at the top of this page. This is the **Lowest Adjacent Grade.**
2. Zoom in to your property and find the flood elevation line (straight purple line) *nearest* to your structure 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 higher 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.

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



Floodplain Appeal and Comment Form

Appeal and Comment Form
Preliminary Flood Insurance Rate Maps
Montgomery County, Maryland

The Department of Permitting Services (DPS) of Montgomery County will forward all submitted input on the Preliminary Flood Insurance Rate Maps to the Federal Emergency Management Agency (FEMA) for review and consideration. **Completed forms and supporting documentation must be received by DPS by** ***April 16, 2024.***

This form is intended only for properties located within Montgomery County excluding the municipal areas of Rockville and Gaithersburg. If you live within the municipal boundaries of the City of Rockville, please use the Rockville Floodplain Appeal and Comment Form. If you live within the municipal boundaries of the City of Gaithersburg, please visit the Gaithersburg website to submit an appeal or comment.

If you have questions or need assistance filling out this application, please email william.musico@montgomerycountymd.gov.

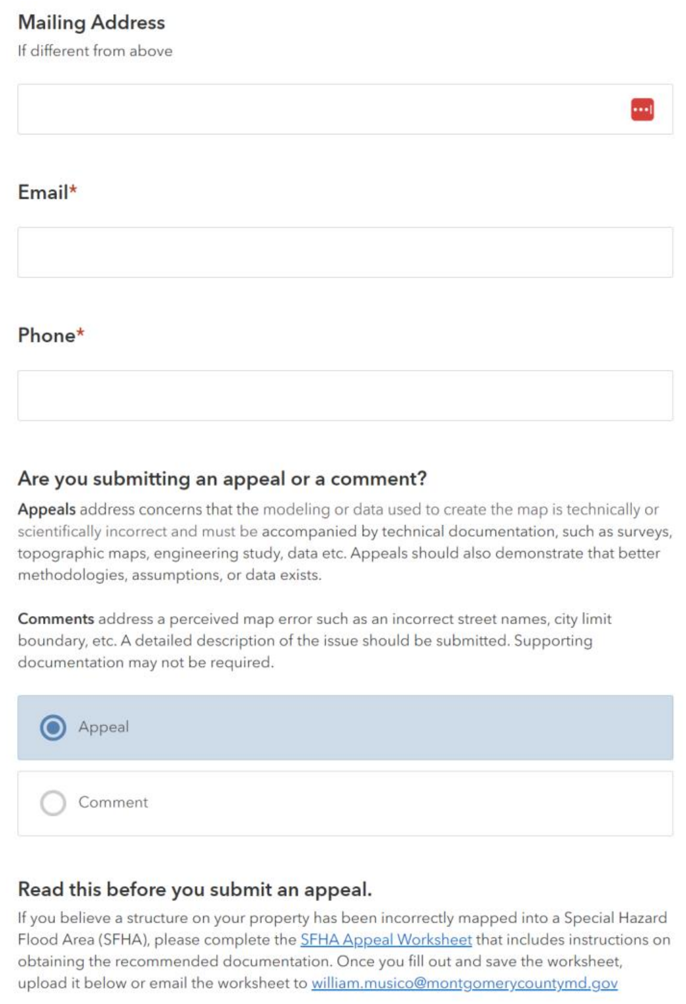
Last Name*

First Name*

Company/Organization
If applicable

Property Address*

Mailing Address
If different from above



Mailing Address
If different from above

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 SFHA Appeal Worksheet 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

Next Steps

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.

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

Insurance requirement takes effect

Flood Insurance

Understanding Flood Insurance

Consumer Education and Advocacy Unit
Presenter: Joy Hatchette, Associate Commissioner
joy.hatchette@maryland.gov

Maryland
INSURANCE ADMINISTRATION

Homeowners Policies do not Cover all Types of Water Damage

While the terms of your homeowners policy will determine what types of water damage are covered and the amount of coverage available, generally homeowners policies do not cover flooding.

Maryland
INSURANCE ADMINISTRATION

insurance.maryland.gov

Policy Comparison

Homeowners:

- Leaking roof (unless due to poor maintenance)
- Burst pipe
- Bath tub overflowing
- Damage to personal property from covered risks
- Water backup from an outside sewer (**typically requires a rider**)

Flood:

- Structural or foundational damage up to $250,000 due to flood
- Overflowing inland or tidal waters
- Mudslide damage due to mud being carried by a river or stream of water

Maryland
INSURANCE ADMINISTRATION

insurance.maryland.gov

Flood Insurance

The Standard Flood Insurance Policy defines **"flood"** as:

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area, or of two or more properties (at least 1 of which is the policyholder's property) from:

- Overflow of inland or tidal waters; or
- Unusual and rapid accumulation or runoff of surface waters from any source; or
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

What Types of Losses are NOT Covered

Most homeowners insurance policies exclude the following types of losses:

- ✓ Mudslide
- ✓ Earth Movement
- ✓ Groundwater or seepage
- ✓ Flood

NATIONAL FLOOD INSURANCE PROGRAM

Flood insurance may be available as an endorsement to your homeowners, renters, or condominium insurance policy, or as a separate policy. While some insurers offer flood policies, flood insurance can also be purchased from the National Flood Insurance Program (NFIP). For more information, contact your insurer, insurance producer, or go to the NFIP’s website, www.floodsmart.gov.

Flood Insurance

Structural Coverage – Covers damage to walls, floors, insulation, furnace and items permanently attached to the insured structure.

- Coverage is up to $250,000 for residential buildings

Contents Coverage – Coverage for your personal property.

- Coverage on all residential personal property is up to $100,000

Maryland INSURANCE ADMINISTRATION

insurance.maryland.gov

Flood Insurance

Basements are any area of a building with a floor that is below ground level on all sides.

Basement items COVERED by flood insurance

- Unimproved structural parts (drywall, foundation and utility connections)
- Essential equipment (sump pumps, water tanks, furnaces and air conditioners)
- Clean-up

Basement items NOT COVERED by flood insurance

- Basement improvements (finished walls, floors or ceilings)
- Personal belongings kept in a basement generally are not covered

What Flood Insurance Covers

In the event of a flood, your National Flood Insurance Program (NFIP) policy covers direct physical losses to your structure and belongings.

What Flood Insurance Covers

Purchasing flood insurance will help protect the things you value. The NFIP offers two types of coverage – building coverage and contents coverage – to protect your home and belongings. Here are examples of what's covered with NFIP flood insurance:

Building coverage protects for:

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, cooking stoves, and built-in appliances like dishwashers
- Permanently installed carpeting
- Permanently installed cabinets, paneling, and bookcases
- Window blinds
- Foundation walls, anchorage systems, and staircases.
- Detached garages
- Fuel tanks, well water tanks and pumps, and solar energy equipment

What Flood Insurance Covers

Contents coverage protects for:

- Personal belongings such as clothing, furniture, and electronic equipment
- Curtains
- Washer and dryer
- Portable and window air conditioners
- Microwave oven
- Carpets not included in building coverage (e.g., carpet installed over wood floors)
- Valuable items such as original artwork and furs (up to $2,500)

What isn't Covered by Flood Insurance

When determining coverage, the cause of flooding matters.

Flood insurance covers losses directly caused by flooding. In simple terms, a flood is an excess of water on land that is normally dry, affecting two or more acres of land or two or more properties.

For example, damage caused by a sewer backup is covered if the backup is a direct result of flooding. If the sewer backup is not caused directly by flooding, the damage is not covered.

What isn’t Covered by Flood Insurance

Items not covered by building or contents coverage:

- Temporary housing and additional living expenses incurred while the building is being repaired or is unable to be occupied
- Property outside of an insured building. For example, landscaping, wells, septic systems, decks and patios, fences, seawalls, hot tubs, and swimming pools
- Financial losses caused by business interruption
- Currency, precious metals, stock certificates and other valuable papers
- Cars and most self-propelled vehicles, including their parts
- Personal property kept in basements

Flood Insurance – Who can Buy

Flood insurance is available to homeowners, renters and business owners in most communities in Maryland; ***even those that do not live in a special hazard flood zone.***

Flood Insurance – Where can I Purchase

You can purchase a flood insurance policy:

- From the National Flood Insurance Program (NFIP) if your property is located in a community that participates in NFIP. Flood insurance policies that are issued through the NFIP are regulated by the federal government, although they are frequently sold by private insurance companies. Go to www.floodsmart.gov to find out more;

Flood Insurance – Where can I Purchase

You can purchase a flood insurance policy:

- In the private market. A list of authorized insurers that sell private flood insurance in Maryland is available at: https://insurance.maryland.gov/Consumer/Documents/publicnew/Private-Flood-Insurance-Contact-List.pdf. These insurance policies are regulated by the Maryland Insurance Administration. If your home or business is in a special hazard flood zone and you have a mortgage, it is a good idea to check with your lender to confirm that the private flood insurance product you are considering will fulfill the mandatory purchasing requirement of your lender; or
- From a surplus lines insurer. The Maryland Insurance Administration has very limited jurisdiction and regulatory authority over surplus lines insurers.

Facts about Flood Insurance

1. Your chances of being flooded are much greater than some other risks you face daily.
2. If you live in a 100-year floodplain, there's more than a 1 in 4 chance that you'll be flooded during a 30-year mortgage.
3. During a 30-year mortgage, you are 27 times more likely to experience a flood than have a fire.
4. Just one-inch of water can cause $20,000 or more in damages to your property.
5. Your homeowners or renter's policy typically doesn't cover flood damage.
6. No home is safe from the devastation of a flood; 25% of flood losses occur to homes outside of a high-risk area (category 1 or above)

Facts about Flood Insurance

- You can buy flood Insurance no matter where you live if your community participates in the NFIP.
- Whether your flood risk is high or low, most property owners in a community that participates in the NFIP can buy building and/or contents coverage, but there are exceptions.
- Property owners located in low-to-moderate risk areas should ask their agents if they are eligible for the Preferred Risk Policy **(provides flood insurance protection at a lower cost than a standard policy in a high risk area).**

Maryland
INSURANCE ADMINISTRATION

insurance.maryland.gov

Contact Information

Maryland Insurance Administration

1-800-492-6116

www.insurance.maryland.gov

National Flood Insurance Program

1-800-427-4661

www.floodsmart.gov

Maryland
INSURANCE ADMINISTRATION

insurance.maryland.gov

Contact Information

Maryland Department of Emergency Management

1-877-636-2872

www.mdem.maryland.gov

Federal Emergency Management Agency

1-202-646-2500

www.fema.gov

Information & Publications Available on MIA's Website

Flood Insurance Page:

https://insurance.maryland.gov/Consumer/Pages/flood-insurance.aspx

Check out the following publications for more information.

- An Insurance Preparedness Guide for Natural Disasters
- Consumer Guide to Homeowners Insurance
- Property Damage – What to Do After A Loss
- Weather Related Damage – Frequently Asked Questions about Insurance Coverage

Thank you.

Contact Us:

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City of Gaithersburg
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City of Rockville
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Maryland Insurance Administration
Joy Hatchette, Associate Commissioner Consumer Education and Advocacy
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Federal Emergency Management Agency (FEMA) - Region 3
Bill Bradfield, Flood Insurance Outreach Specialist
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Maryland Department of the Environment

Matthew Smith, NFIP Community Assistance Program Manager
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Dave Guignet, State NFIP Coordinator
410-537-3775
dave.guignet@maryland.gov

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**

2,317

Flood insurance policies in force

86%

In Montgomery County Unincorporated Areas

$3.3M

Total paid losses[2]

692

Total paid claims[2]

$554

Average premium

21%

Lower than the national average