

**NOTES TO USERS**

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The community map repository should be consulted for possible updates or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations (BFEs)** and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

**Coastal Base Flood Elevations** shown on this map apply only landward of 0' National Geodetic Vertical Datum of 1929 (NGVD 29). Users of this FIRM should be aware that coastal flood elevations are also provided in the summary of Stillwater Elevations table in the Flood Insurance Study Report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations table should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures in this jurisdiction.

The projection used in the preparation of this map was Universal Transverse Mercator (UTM) zone 18. The horizontal datum was NAD 83. GRS80 spheroid. Differences in datum, spheroid, projection or UTM zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Flood elevations on this map are referenced to the North America Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at [www.ngs.noaa.gov](http://www.ngs.noaa.gov) or contact the National Geodetic Survey at the following address:

Spatial Reference System Division  
National Geodetic Survey, NOAA  
Silver Spring Metro Center  
1315 East-West Highway  
Silver Spring, Maryland 20910  
(301) 713-3151

To obtain current elevation, description, and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713-3242, or visit their website at [www.ngs.noaa.gov](http://www.ngs.noaa.gov).

Base map information shown on this FIRM was provided by Montgomery County Department of Technology Services. This information was photogrammetrically compiled at a scale of 1:200 from aerial photography dated 1998.

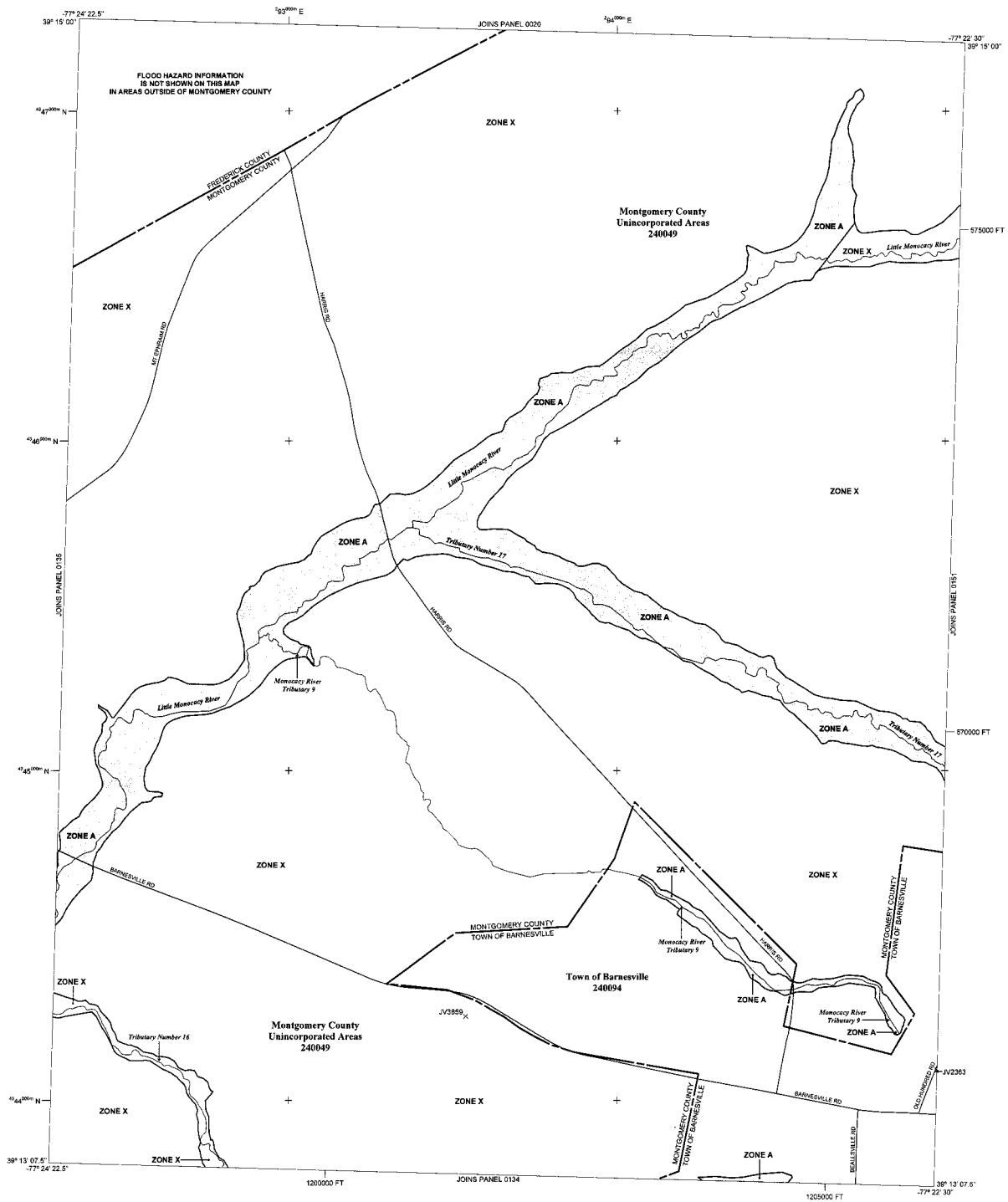
Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data Tables for the Flood Insurance Study report may reflect stream channel delineations that differ from what is shown on the map. Also, the road to floodplain relationships for unweeded streams may differ from what is shown on previous maps.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or dis-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels, community map repository addresses, and a listing of Communities table containing National Flood Insurance Program data for each community as well as a listing of the panels on which each community is located.

Contact the **FEMA Map Service Center** at 1-800-358-9616 for information on available products associated with this FIRM. Available products may include previously issued Letters of Map Change, a Flood Insurance Study report, and/or digital versions of this map. The FEMA Map Service Center may also be reached by Fax at 1-800-358-9620 and their website at [www.fema.gov](http://www.fema.gov).

If you have questions about this map or questions concerning the National Flood Insurance Program in general, please call 1-877-FEMA-MAP (1-877-369-6267) or visit the FEMA website at [www.fema.gov](http://www.fema.gov).

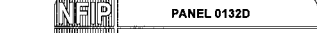


**LEGEND**

- SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL-CHANCE FLOOD  
The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AD, AK, APF, V, and VE. The base flood elevation is the water surface elevation of the 1% annual chance flood.
- ZONE A** No Base Flood Elevations determined.
- ZONE AE** Base Flood Elevations determined.
- ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- ZONE AO** Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities are determined.
- ZONE AR** Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently identified. Zone AR protection from the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
- ZONE ARB** Area to be protected from its annual chance flood by a Federal Flood protection system under construction; no Base Flood Elevations determined.
- ZONE AV** Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.
- ZONE VE** Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE  
The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachments so that the 1% annual chance flood can be carried without substantial increases in flood heights.
- OTHER FLOOD AREAS**
- ZONE X** Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot and with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.
- OTHER AREAS**
- ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.
- ZONE D** Areas in which flood hazards are undetermined, but possible.
- COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS
- OTHERWISE PROTECTED AREAS (OPAs)
- CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.
- 1% annual chance floodplain boundary
- 0.2% annual chance floodplain boundary
- Floodway boundary
- Zone D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
- Base Flood Elevation line and value; elevation in feet
- Base Flood Elevation value where uniform within zone; elevation in feet

(NAD 83)  
 \* Referenced to the National Geodetic Vertical Datum of 1929  
 (A) - A Cross section line  
 (2) - (2) Transect line  
 97° 07' 37", 32° 22' 30" Geographic coordinates referenced to the North American Datum of 1983 (NAD 83). Western Hemisphere  
 \* 34<sup>th</sup> Universal Transverse Mercator grid value, Zone 18  
 600000 FT  
 1000-foot grid ticks: Maryland State Plane coordinate system, (FIPS ZONE 1906), Lambert Conformal Conic projection  
 Bench marks (see explanation in Notes to Users section of this FIRM panel)  
 \* ME.S River Mile  
 MAP REPOSITORY  
 Refer to listing of Map Repositories on Map Index  
 EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP  
 SEPTEMBER 29, 2008  
 EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to coordinate mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction. To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-9620.



**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0132D**

**FIRM**

**FLOOD INSURANCE RATE MAP**

**MONTGOMERY COUNTY, MARYLAND AND INCORPORATED AREAS**

**PANEL 132 OF 480**

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS	NUMBER	PANEL	SUFFIX
COMMUNITY	24032	0132	D
MONTGOMERY COUNTY	24049	0132	D

Notes to User: This Map Number shown above should be used when making any community boundary shown above should be used on insurance applications for the subject community.

**MAP NUMBER 24031C0132D**

**EFFECTIVE DATE SEPTEMBER 29, 2008**

Federal Emergency Management Agency