

Public Invited to Review Flood Maps in Montgomery County, MD

Release Date: January 27, 2025

PHILADELPHIA-- FEMA is proposing updates to the Flood Insurance Rate Map (FIRM) for Montgomery County, Maryland. Community partners are invited to participate in a 90-day appeal and comment period. The 90-day appeal period began on Jan. 17, 2025.

The updated maps were produced in coordination with local, state and FEMA officials. Significant community review of the maps has already taken place, but before the maps become final, community partners can identify any corrections or questions about the information provided and submit appeals or comments.

Residents, business owners and other community partners are encouraged to review the updated maps to learn about local flood risks and potential future flood insurance requirements. They may submit an appeal if they perceive that modeling or data used to create the map is technically or scientifically incorrect.

- An appeal must include technical information, such as hydraulic or hydrologic data, to support the claim.
- Appeals cannot be based on the effects of proposed projects or projects started after the study is in progress.
- If property owners see incorrect information that does not change the flood hazard information—such as a missing or misspelled road name in the Special Flood Hazard Area or an incorrect corporate boundary—they can submit a written comment.

The next step in the mapping process is the resolution of all comments and appeals. Once they are resolved, FEMA will notify communities of the effective date of the final maps.

Submit appeals and comments by contacting your local floodplain administration staff:



- For the [City of Gaithersburg](#): Nancy Schumm at nancy.schumm@gaithersburgmd.gov, 240-805-1327.
- For the [City of Rockville](#): Meredith Neely by email at mneely@rockvillemd.gov, 240-314-8874.
- For [Montgomery County and any other municipalities](#): Bill Musico by email at william.musico@montgomerycountymd.gov, 240-777-6340.

Changes resulting from the new preliminary maps for Montgomery County can also be viewed online at the [FEMA Region 3 Flood Map Changes Viewer](#). More information can also be found on [Montgomery County's website](#), including interactive flood data and frequently asked questions.

For more information about the flood maps:

- Use a live chat service about flood maps at [FEMA Mapping and Insurance eXchange \(FMIX\)](#). Click on the “Live Chat” icon.
- Contact a FEMA Map Specialist by telephone; toll free, at 1-877-FEMA-MAP (1-877-336-2627) or by email at FEMA-FMIX@fema.dhs.gov.

Most homeowner’s insurance policies do not cover flooding. There are cost-saving options available for those newly mapped into a high-risk flood zone. Learn more about your flood insurance options by talking with your insurance agent and visiting <https://www.floodsmart.gov>.

Montgomery County Flood Mapping Milestones

- Sept. 12, 2023 — Community Coordination and Outreach Meeting to review Preliminary Flood Insurance Rate Map and discuss updates to local floodplain management ordinance and flood insurance.
- Feb. 2024 — Multiple Public Open House Meetings jointly hosted by Montgomery County and the Cities of Gaithersburg and Rockville.
- Jan. 17, 2025 — Appeal Period starts.
- Fall 2025* — Finalization of preliminary data following appeal resolutions and communities to commence ordinance adoption process.
- Spring 2026* — New Flood Insurance Rate Map becomes effective and flood insurance requirements take effect.

**Timeline subject to change pending completion of the appeal review process.*



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If you have any questions, please contact FEMA Region 3 Office of External Affairs at femar3newsdesk@fema.dhs.gov.

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