To obtain more detailed information in areas shown on the FIRM, contact your insurance agent or call 1-800-358-9616. For additional information, visit the National Flood Insurance Program's website at www.floodsmart.gov. This flood map is for use in administering the National Flood Insurance Program. It does not show actual topography or slope.

Special flood hazard areas are shown in blue on this map. Areas of Special Flood Hazard (AE or AR) are shown in black. Areas of Special Flood Hazard (V or VE) are shown in turquoise. Special Flood Hazard Areas may be subject to areas of increased flood risk due to floodway, floodplain, or flood boundary changes. A Flood Insurance Rate Map (FIRM) should be used on insurance applications for the subject property. The FIRM was prepared in October 2009. The FIRM and Flood Insurance Rate Map (FIRM) were prepared by the Federal Insurance Administration, and the FIRM contains the following:

1% Annual Chance Floodplain Boundary
1% Annual Chance Floodplain Zone
Special Flood Hazard Areas
Floodplain Boundary
Base Flood Elevations
Floodway Boundary
Floodway Zone
Floodway Area
Other Flood Areas
Other Flood Zones
Effective Date
FIRM Number

FIRM Number: 19975995
Effective Date: OCT 30 2009
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Notice to User: The flood Insurance Rate Map (FIRM) and Floodway Map (FWM) are published in accordance with the National Flood Insurance Program. The Notice to User on the FIRM and FWL should be read in conjunction with the FIRM, FWL, and this Notice to User. The Notice to User and Flood Insurance Rate Map (FIRM) should be used together to obtain flood hazard information.

NOTES TO USERS
The FIRM Panel Locator and FIRM PANEL LOCATOR should be used in conjunction with the flood Insurance Rate Map (FIRM) for purposes of identifying flood Insurance Rate Map (FIRM) panels and is intended to assist the flood Insurance Rate Map (FIRM) user in determining the location of the flood Insurance Rate Map (FIRM) panels associated with a particular location. The flood Insurance Rate Map (FIRM) Panel Locator is intended to assist the flood Insurance Rate Map (FIRM) user in identifying the location of the flood Insurance Rate Map (FIRM) panels associated with a particular location.

To obtain current elevation, description, and/or location information for Silver Spring, Maryland 20910-3282, contact the National Geodetic Survey at the following address:

NOAA, NGS 12
Geodetic Survey
2007 N Street, NW
Washington, DC 20233

Flood elevations on this map are referenced to the North American Vertical Datum of 1988. The North American Vertical Datum of 1988 is the vertical datum that is used for floodplain management purposes when they are higher than the elevations shown on this FIRM. Elevations shown in the Summary of Stillwater Elevations table and Coastal Base Flood Elevations (BFEs) should be used on insurance applications for the subject property. The FIRM was used to determine the locations of the Special Flood Hazard Areas. Areas of Special Flood Hazard include areas subject to a 0.2% annual chance flood; areas of Special Flood Hazard with average coastal flood elevation of 1.0 feet; areas protected by levees from a 0.2% annual chance flood; areas protected by levees from a 0.2% annual chance flood with average coastal flood elevation of 1.0 feet; areas protected by levees from a 0.2% annual chance flood with average coastal flood elevation of 1.0 feet and other coastal flood elevation of 1.0 feet; areas protected by levees from a 0.2% annual chance flood with average coastal flood elevation of 1.0 feet and other coastal flood elevation of 1.0 feet; areas protected by levees from a 0.2% annual chance flood with average coastal flood elevation of 1.0 feet.

TO DETERMINE IF FLOOD INSURANCE IS AVAILABLE IN THIS COMMUNITY, CONTACT YOUR INSURANCE AGENT OR CALL 1-800-358-9616. TO DETERMINE IF FLOOD INSURANCE IS AVAILABLE IN THIS COMMUNITY, CONTACT YOUR INSURANCE AGENT OR CALL 1-800-358-9616. TO DETERMINE IF FLOOD INSURANCE IS AVAILABLE IN THIS COMMUNITY, CONTACT YOUR INSURANCE AGENT OR CALL 1-800-358-9616. TO DETERMINE IF FLOOD INSURANCE IS AVAILABLE IN THIS COMMUNITY, CONTACT YOUR INSURANCE AGENT OR CALL 1-800-358-9616.

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