## NOTES TO USERS

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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.

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 for this jurisdiction.

The projection used in the preparation of this map was Universal Transverse Mercator (UTM) Zone 18. 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 American 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 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) 713-3191

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 its website at http://www.ngs.noaa.gov/.

Base map information shown on this FIRM was derived from year 2000 digital orthophotographs produced at a scale of 1:200 provided by Frederick County.

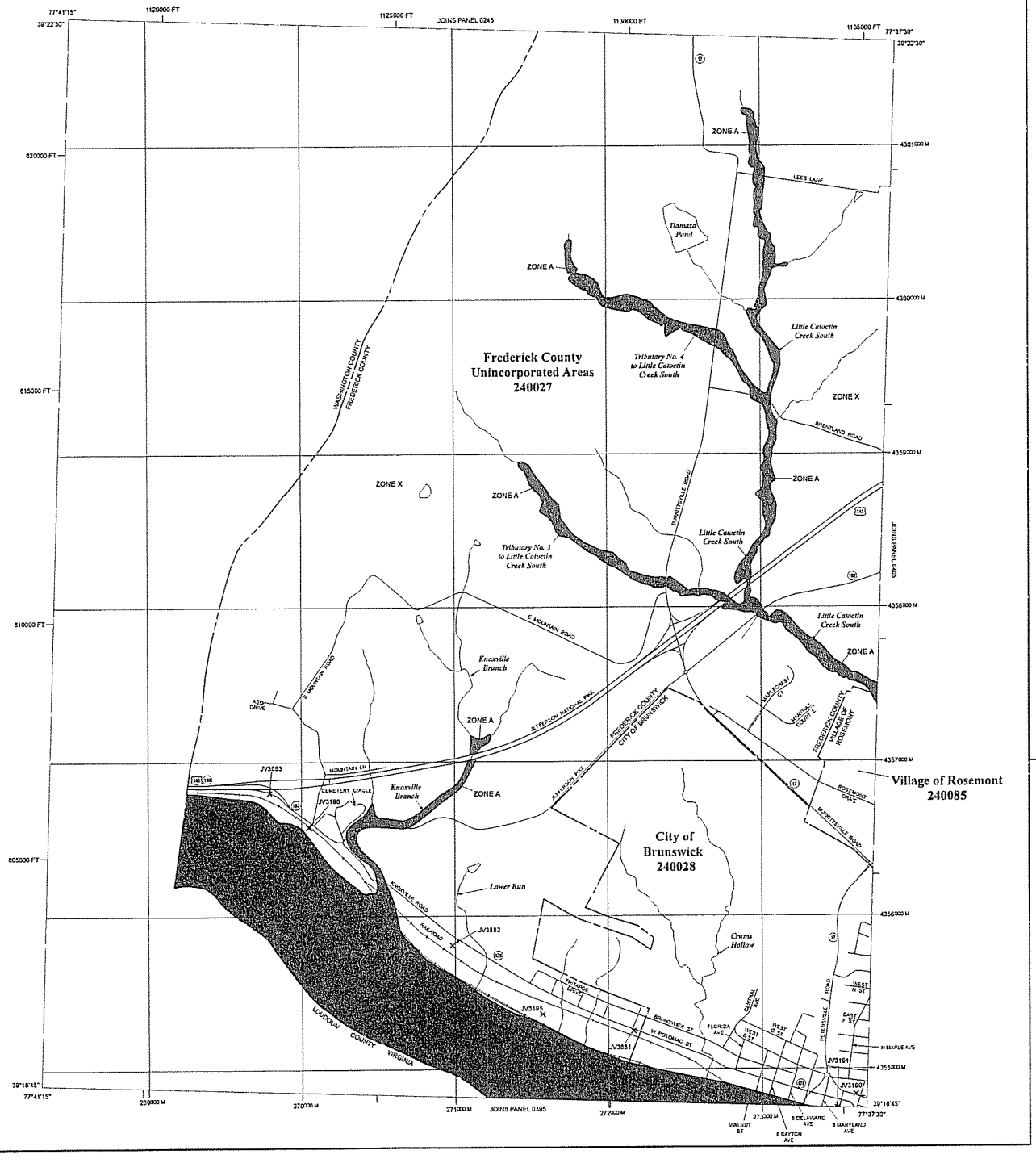
Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables may reflect stream channel distances that differ from what is shown on the map. Also, the road to floodplain relationships for unrevised 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 de-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 dates 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 its website at http://www.msc.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 (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/business/nfip.




## 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, AR, A99, 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 also determined. |
| ZONE AR | Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood. |
| ZONE A99 | Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined. |
| ZONE V | 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 or 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. |
| 513 | Base Flood Elevation line and value; elevation in feet* |
| (EL 987) | Base Flood Elevation value where uniform within zone; elevation in feet* |

* Referenced to the North American Vertical Datum of 1988

| | |
|---|---|
| (A)———(A) | Cross section line |
| (B)———(B) | Transect line |
| 67°07'45", 32°22'30" | Geographic coordinates referenced to the North American Datum of 1983 (NAD 83) |
| 4275000 M | 1000-meter Universal Transverse Mercator grid values, zone 18 |
| 600000 FT | 5000-foot grid ticks: Maryland State Plane coordinate system (FIPSZONE 0180), Lambert Conformal Conic projection |
| DX5510 x | Bench mark (see explanation in Notes to Users section of this FIRM panel) |
| • M1.5 | River Mile |

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL
September 19, 2007

For community map revision history prior to countywide 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 1-800-638-6620.

MAP SCALE 1" = 1000'

500 0 1000 2000 FEET

300 0 300 600 METERS

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0385D

# FIRM
## FLOOD INSURANCE RATE MAP
## FREDERICK COUNTY, MARYLAND
AND INCORPORATED AREAS

PANEL 385 OF 510
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

| COMMUNITY | NUMBER | PANEL | SUFFIX |
|---|---|---|---|
| BRUNSWICK, CITY OF | 240028 | 0385 | D |
| FREDERICK COUNTY | 240027 | 0385 | D |
| ROSEMONT, VILLAGE OF | 240085 | 0385 | D |

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
24021C0385D

EFFECTIVE DATE
SEPTEMBER 19, 2007

Federal Emergency Management Agency

Appendix
A-1

## NOTES TO USERS

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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 for this jurisdiction.

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Base map information shown on this FIRM was derived from year 2000 digital orthophotographs produced at a scale of 1:200 provided by Frederick County.

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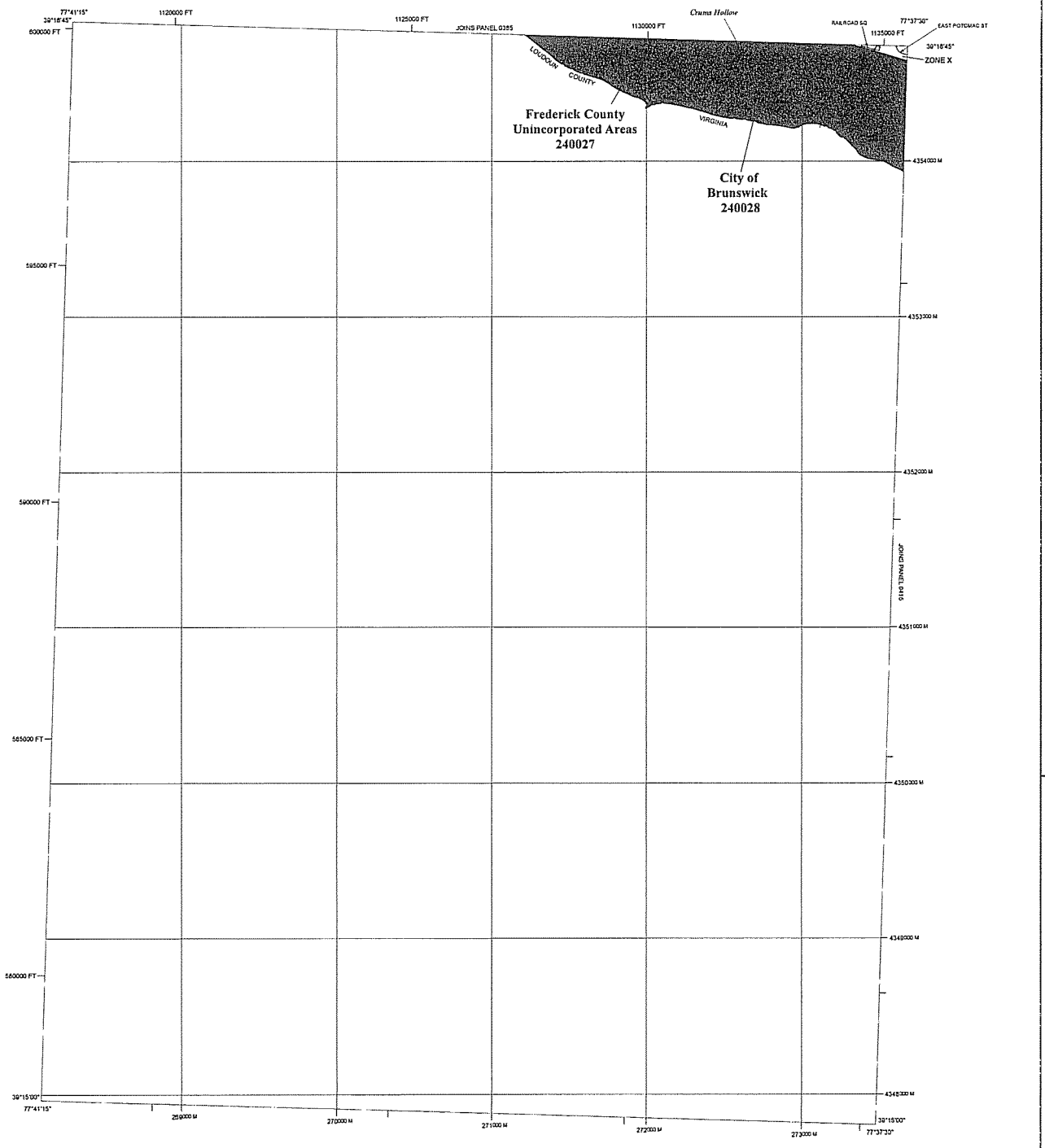


## LEGEND

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, AR, A99, 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. |
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| ZONE V | 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 encroachment 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 or 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. |
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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. |
| 513 | Base Flood Elevation line and value; elevation in feet* |
| (EL 987) | Base Flood Elevation value where uniform within zone; elevation in feet* |

* Referenced to the North American Vertical Datum of 1988

| | |
|---|---|
| (A)———(A) | Cross section line |
| (B)———(B) | Transect line |
| 87°07'45", 32°22'30" | Geographic coordinates referenced to the North American Datum of 1983 (NAD 83) |
| 4276000 M | 1000-meter Universal Transverse Mercator grid values, zone 18 |
| 600000 FT | 5000-foot grid ticks: Maryland State Plane coordinate system (FIPSZONE 0180), Lambert Conformal Conic projection |
| DX5510 x | Bench mark (see explanation in Notes to Users section of this FIRM panel) |
| • M1.5 | River Mile |

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL
September 19, 2007

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MAP SCALE 1" = 1000'

500 0 1000 2000 FEET

300 0 300 600 METERS

NFIP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0395D

# FIRM
FLOOD INSURANCE RATE MAP

## FREDERICK COUNTY, MARYLAND
AND INCORPORATED AREAS

PANEL 395 OF 510
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

| COMMUNITY | NUMBER | PANEL | SUFFIX |
|---|---|---|---|
| BRUNSWICK, CITY OF | 240028 | 0395 | D |
| FREDERICK COUNTY | 240027 | 0395 | D |

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
24021C0395D

EFFECTIVE DATE
SEPTEMBER 19, 2007

Federal Emergency Management Agency

Appendix
A-2

## NOTES TO USERS

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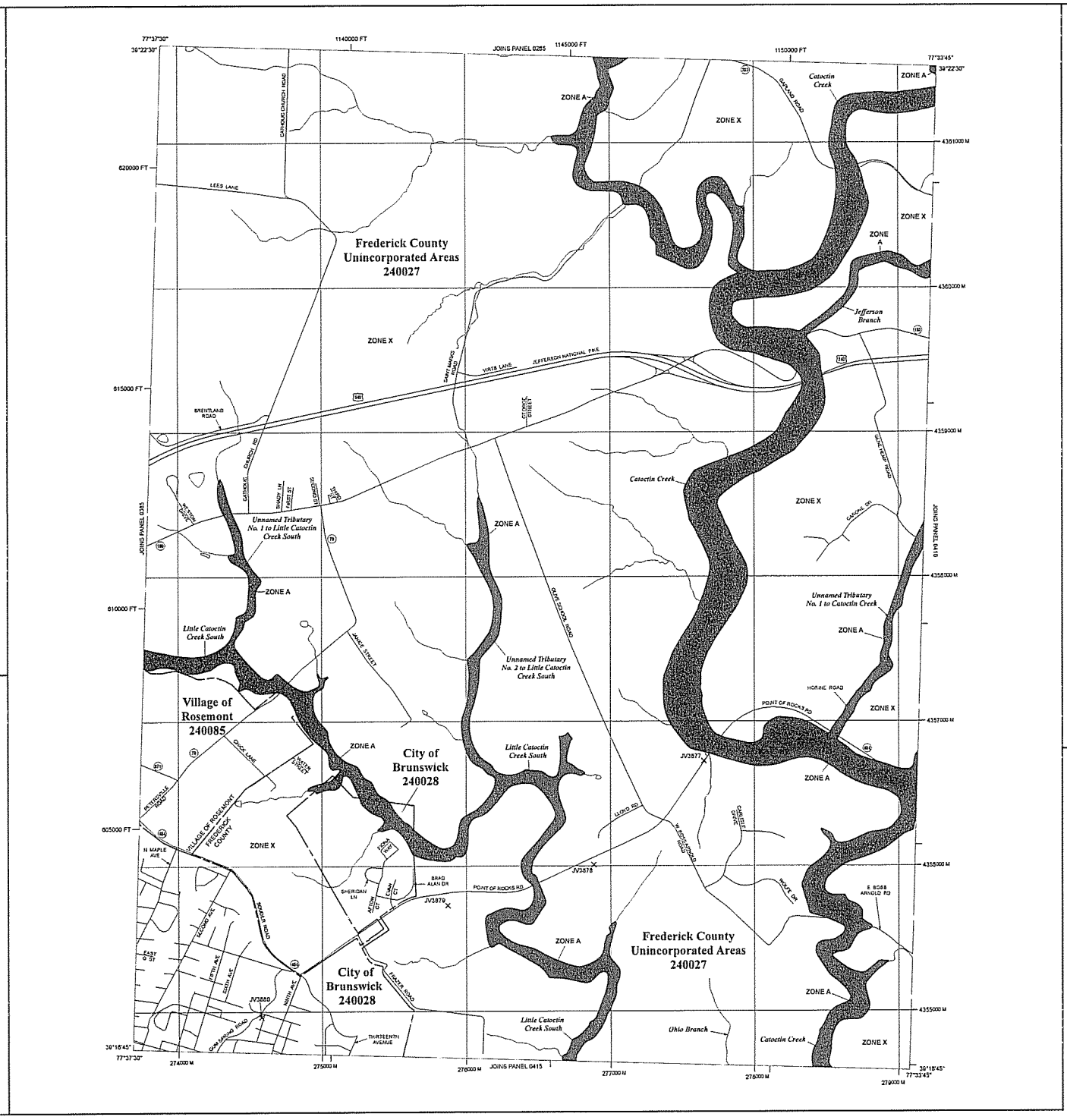
Appendix
A-3




## 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, AR, A99, 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 also determined. |
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| ZONE V | 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 encroachment 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 or 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. |
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**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. |
| 513 | Base Flood Elevation line and value; elevation in feet* |
| (EL 987) | Base Flood Elevation value where uniform within zone; elevation in feet* |

* Referenced to the North American Vertical Datum of 1988

| | |
|---|---|
| (A)———(A) | Cross section line |
| (23)———(23) | Transect line |
| 87°07'45", 32°22'30" | Geographic coordinates referenced to the North American Datum of 1983 (NAD 83) |
| 4278000 M | 1000-meter Universal Transverse Mercator grid values, zone 18 |
| 600000 FT | 5000-foot grid ticks: Maryland State Plane coordinate system (FIPSZONE 0180), Lambert Conformal Conic projection |
| DX5510 x | Bench mark (see explanation in Notes to Users section of this FIRM panel) |
| • M1.5 | River Mile |

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
March 00 2008

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL
September 19, 2007

For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

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MAP SCALE 1" = 1000'

500 0 1000 2000 FEET

300 0 300 600 METERS

NFIP
NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0405D

# FIRM
FLOOD INSURANCE RATE MAP

## FREDERICK COUNTY, MARYLAND
AND INCORPORATED AREAS

PANEL 405 OF 510
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

| COMMUNITY | NUMBER | PANEL | SUFFIX |
|---|---|---|---|
| BRUNSWICK, CITY OF | 240028 | 0405 | D |
| FREDERICK COUNTY | 240027 | 0405 | D |
| ROSEMONT, VILLAGE OF | 240085 | 0405 | D |

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
24021C0405D

EFFECTIVE DATE
SEPTEMBER 19, 2007

Federal Emergency Management Agency

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(301) 713-3191

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 its website at http://www.ngs.noaa.gov/.

Base map information shown on this FIRM was derived from year 2000 digital orthophotographs produced at a scale of 1:200 provided by Frederick County.

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 may reflect stream channel distances that differ from what is shown on the map. Also, the road to floodplain relationships for unrevised streams may differ from what is shown on previous maps.

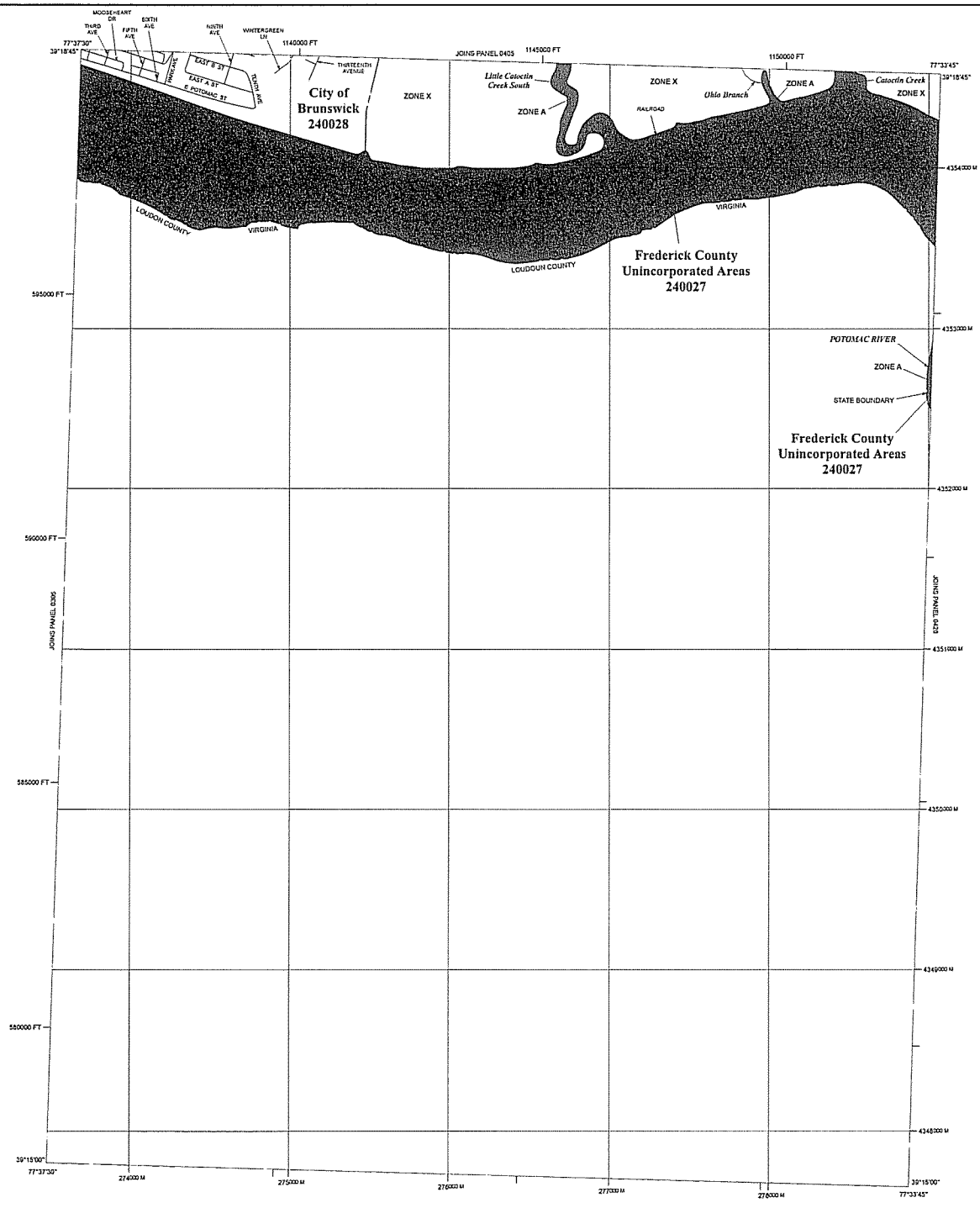
Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

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 dates 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 its website at http://www.msc.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 (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/business/nfip.

Appendix
A-4




## 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, AR, A99, 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 also determined. |
| ZONE AR | Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood. |
| ZONE A99 | Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined. |
| ZONE V | 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 or 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. |
| 513 | Base Flood Elevation line and value; elevation in feet* |
| (EL 987) | Base Flood Elevation value where uniform within zone; elevation in feet* |

* Referenced to the North American Vertical Datum of 1988

| | |
|---|---|
| (A)———(A) | Cross section line |
| (B)———(B) | Transect line |
| 87°07'45", 32°22'30" | Geographic coordinates referenced to the North American Datum of 1983 (NAD 83) |
| 4278000 M | 1000-meter Universal Transverse Mercator grid values, zone 18 |
| 600000 FT | 5000-foot grid ticks: Maryland State Plane coordinate system (FIPSZONE 01900), Lambert Conformal Conic projection |
| DK5510 x | Bench mark (see explanation in Notes to Users section of this FIRM panel) |
| • M1.5 | River Mile |

MAP REPOSITORY
Refer to Listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL
September 19, 2007

For community map revision history prior to countywide 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 1-800-638-6620.

MAP SCALE 1" = 1000'
500 0 1000 2000 FEET
300 0 300 600 METERS

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0415D

# FIRM
FLOOD INSURANCE RATE MAP

## FREDERICK COUNTY, MARYLAND
AND INCORPORATED AREAS

PANEL 415 OF 510
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

| COMMUNITY | NUMBER | PANEL | SUFFIX |
|---|---|---|---|
| BRUNSWICK, CITY OF | 240028 | 0415 | D |
| FREDERICK COUNTY | 240027 | 0415 | D |

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

MAP NUMBER
24021C0415D

EFFECTIVE DATE
SEPTEMBER 19, 2007

Federal Emergency Management Agency