

5.0 INSURANCE APPLICATION

For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 1-percent-annual-chance floodplains that are determined in the FIS report by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base (1-percent-annual-chance) flood elevations (BFEs) or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 1-percent-annual-chance floodplains that are determined in the FIS report by detailed methods. Whole-foot BFEs derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AO

Zone AO is the flood insurance risk zone that corresponds to the areas of 1-percent-annual-chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot base flood depths derived from the detailed hydraulic analyses are shown within this zone.

Zone AR

Zone AR is the flood insurance risk zone that corresponds to the areas of special flood hazard formerly protected from the 1-percent-annual-chance flood event 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-percent-annual-chance or greater flood event.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 0.2-percent-annual-chance floodplain, areas within the 0.2-percent-annual-chance floodplain, areas of 1-percent-annual-chance flooding where average depths are less than 1 foot, areas of 1-percent-annual-chance flooding where the contributing drainage area is less than 1 square mile (sq. mi.), and areas protected from the base flood by levees. No BFEs or depths are shown within this zone.

6.0 FLOOD INSURANCE RATE MAP

The FIRM is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance risk zones as described in Section 5.0 and, in the 1-percent-annual-chance floodplains that were studied by detailed methods, shows selected whole-foot BFEs or average depths. Insurance agents use the zones and BFEs in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens and symbols, the 1- and 0.2-percent-annual-chance floodplains, floodways and the locations of selected cross sections used in the hydraulic analyses and floodway computations. This FIRM included flood hazard information that was presented separately on the Flood Boundary and Floodway Maps in previously printed FISs in Buchanan County, Missouri.

The current FIRM presents flooding information for the entire geographic area of Buchanan County. Previously, separate FIRMs were prepared for each identified floodprone incorporated community and for the unincorporated areas of the county. Historical data relating to the maps prepared for each community are presented in Table 10.

7.0 OTHER STUDIES

FIS reports have been prepared for the unincorporated areas of Andrew (Reference 26) and Platte (Reference 27) Counties. The results presented in the FIS report and on the FIRM for Buchanan County and incorporated areas are in agreement with the results for those communities.

This FIS report either supersedes or is compatible with all previous studies published on streams studied in the report and should be considered authoritative for the purposes of the NFIP.

8.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting the Flood Insurance and Mitigation Division, Federal Emergency Management Agency, Region VII, 9221 Ward Parkway, Suite 300, Kansas City, Missouri 64114-3372.

COMMUNITY NAME	INITIAL IDENTIFICATION	FLOOD HAZARD BOUNDARY MAP REVISIONS DATE	FIRM EFFECTIVE DATE	FIRM REVISIONS DATE
Agency, Town of	August 30, 1974	May 21, 1976	May 1, 1980	---
Buchanan County Unincorporated Areas	August 1, 1978	---	August 1, 1978	August 1, 1983
*DeKalb, Village of	N/A	---	N/A	---
Easton, City of	---	---	---	---
Lewis and Clark, Village of	October 25, 1974	---	September 29, 1978	---
Rushville, City of	---	---	---	---
St. Joseph, City of	June 7, 1974	October 10, 1975	September 30, 1977	September 19, 1984

*Non-floodprone Community

TABLE 10

FEDERAL EMERGENCY MANAGEMENT AGENCY
BUCHANAN COUNTY, MO
 AND INCORPORATED AREAS

COMMUNITY MAP HISTORY

9.0 REFERENCES AND BIBLIOGRAPHY

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