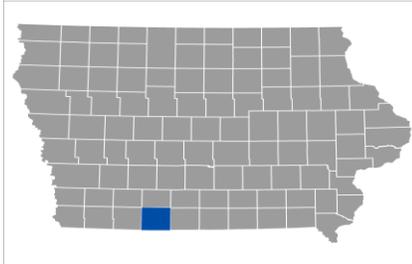


FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY



RINGGOLD COUNTY, IOWA

AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
CITY OF BEACONSFIELD	195188
CITY OF BENTON	195187
CITY OF CLEARFIELD	195189
CITY OF DELPHOS	195186
CITY OF DIAGONAL	190501
CITY OF ELLSTON	190898
CITY OF KELLERTON	190747
CITY OF MALOY	190502
CITY OF MOUNTY AYR	195185
CITY OF REDDING	190988
RINGGOLD COUNTY (UNINCORPORATED AREAS)	190903
CITY OF SHANNON CITY	190521
CITY OF TINGLEY	190815



FEMA

PRELIMINARY: SEPTEMBER 27, 2013

FLOOD INSURANCE STUDY NUMBER

19159V000A

Version Number 1.0.0.0

TABLE OF CONTENTS

Volume 1

	<u>Page</u>
SECTION 1.0 – INTRODUCTION	1
1.1 The National Flood Insurance Program	1
1.2 Purpose of this Flood Insurance Study Report	2
1.3 Jurisdictions Included in the Flood Insurance Study Project	2
1.4 Considerations for using this Flood Insurance Study Report	4
SECTION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS	14
2.1 Floodplain Boundaries	14
2.2 Floodways	14
2.3 Base Flood Elevations	17
2.4 Non-Encroachment Zones	17
2.5 Coastal Flood Hazard Areas	17
2.5.1 Water Elevations and the Effects of Waves	17
2.5.2 Floodplain Boundaries and BFEs for Coastal Areas	17
2.5.3 Coastal High Hazard Areas	18
2.5.4 Limit of Moderate Wave Action	18
SECTION 3.0 – INSURANCE APPLICATIONS	18
3.1 National Flood Insurance Program Insurance Zones	18
3.2 Coastal Barrier Resources System	19
SECTION 4.0 – AREA STUDIED	19
4.1 Basin Description	19
4.2 Principal Flood Problems	20
4.3 Non-Levee Flood Protection Measures	20
4.4 Levees	20
SECTION 5.0 – ENGINEERING METHODS	21
5.1 Hydrologic Analyses	21
5.2 Hydraulic Analyses	22
5.3 Coastal Analyses	24
5.3.1 Total Stillwater Elevations	24
5.3.2 Waves	24
5.3.3 Coastal Erosion	24
5.3.4 Wave Hazard Analyses	24
5.4 Alluvial Fan Analyses	24

TABLE OF CONTENTS (continued)
Volume 1 (continued)

SECTION 6.0 – MAPPING METHODS	25
6.1 Vertical and Horizontal Control	25
6.2 Base Map	26
6.3 Floodplain and Floodway Delineation	26
6.4 Coastal Flood Hazard Mapping	27
6.5 FIRM Revisions	27
6.5.1 Letters of Map Amendment	28
6.5.2 Letters of Map Revision Based on Fill	28
6.5.3 Letters of Map Revision	28
6.5.4 Physical Map Revisions	29
6.5.5 Contracted Restudies	29
6.5.6 Community Map History	29
SECTION 7.0 – CONTRACTED STUDIES AND COMMUNITY COORDINATION	31
7.1 Contracted Studies	31
7.2 Community Meetings	31
SECTION 8.0 – ADDITIONAL INFORMATION	31
SECTION 9.0 – BIBLIOGRAPHY AND REFERENCES	33

Figures

	<u>Page</u>
Figure 1: FIRM Panel Index	6
Figure 2: FIRM Notes to Users	7
Figure 3: Map Legend for FIRM	10
Figure 4: Floodway Schematic	15
Figure 5: Wave Runup Transect Schematic	17
Figure 6: Coastal Transect Schematic	18
Figure 7: Frequency Discharge-Drainage Area Curves	21
Figure 8: 1% Annual Chance Total Stillwater Elevations for Coastal Areas	24
Figure 9: Transect Location Map	24

Tables

	<u>Page</u>
Table 1: Listing of NFIP Jurisdictions	3
Table 2: Flooding Sources Included in this FIS Report	16
Table 3: Flood Zone Designations by Community	19
Table 4: Coastal Barrier Resources System Information	19
Table 5: Basin Characteristics	20
Table 6: Principal Flood Problems	20
Table 7: Historic Flooding Elevations	20
Table 8: Non-Levee Flood Protection Measures	20
Table 9: Levees	20

TABLE OF CONTENTS *(continued)*

Volume 1 *(continued)*

Tables *(continued)*

Table 10: Summary of Discharges	21
Table 11: Summary of Non-Coastal Stillwater Elevations	22
Table 12: Stream Gage Information used to Determine Discharges	22
Table 13: Summary of Hydrologic and Hydraulic Analyses	23
Table 14: Roughness Coefficients	24
Table 15: Summary of Coastal Analyses	24
Table 16: Tide Gage Analysis Specifics	24
Table 17: Coastal Transect Parameters	24
Table 18: Summary of Alluvial Fan Analyses	25
Table 19: Results of Alluvial Fan Analyses	25
Table 20: Countywide Vertical Datum Conversion	25
Table 21: Stream-by-Stream Vertical Datum Conversion	26
Table 22: Base Map Sources	26
Table 23: Summary of Topographic Elevation Data used in Mapping	27
Table 24: Floodway Data	27
Table 25: Flood Hazard and Non-Encroachment Data for Selected Streams	27
Table 26: Summary of Coastal Transect Mapping Considerations	27
Table 27: Incorporated Letters of Map Change	29
Table 28: Community Map History	30
Table 29: Summary of Contracted Studies Included in this FIS Report	31
Table 30: Community Meetings	31
Table 31: Map Repositories	32
Table 32: Additional Information	32
Table 33: Bibliography and References	34

Published Separately

Flood Insurance Rate Map (FIRM)

FLOOD INSURANCE STUDY REPORT RINGGOLD COUNTY, IOWA AND INCORPORATED AREAS

SECTION 1.0 – INTRODUCTION

1.1 The National Flood Insurance Program

The National Flood Insurance Program (NFIP) is a voluntary Federal program that enables property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

For decades, the national response to flood disasters was generally limited to constructing flood-control works such as dams, levees, sea-walls, and the like, and providing disaster relief to flood victims. This approach did not reduce losses nor did it discourage unwise development. In some instances, it may have actually encouraged additional development. To compound the problem, the public generally could not buy flood coverage from insurance companies, and building techniques to reduce flood damage were often overlooked.

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayers, the U.S. Congress created the NFIP. The intent was to reduce future flood damage through community floodplain management ordinances, and provide protection for property owners against potential losses through an insurance mechanism that requires a premium to be paid for the protection.

The U.S. Congress established the NFIP on August 1, 1968, with the passage of the National Flood Insurance Act of 1968. The NFIP was broadened and modified with the passage of the Flood Disaster Protection Act of 1973 and other legislative measures. It was further modified by the National Flood Insurance Reform Act of 1994 and the Flood Insurance Reform Act of 2004. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which is a component of the Department of Homeland Security (DHS).

Participation in the NFIP is based on an agreement between local communities and the Federal Government. If a community adopts and enforces floodplain management regulations to reduce future flood risks to new construction and substantially improved structures in Special Flood Hazard Areas (SFHAs), the Federal Government will make flood insurance available within the community as a financial protection against flood losses. The community's floodplain management regulations must meet or exceed criteria established in accordance with Title 44 Code of Federal Regulations (CFR) Part 60.3, *Criteria for land Management and Use*.

SFHAs are delineated on the community's Flood Insurance Rate Maps (FIRMs). Under the NFIP, buildings that were built before the flood hazard was identified on the community's FIRMs are generally referred to as "Pre-FIRM" buildings. When the NFIP was created, the U.S. Congress recognized that insurance for Pre-FIRM buildings would be prohibitively expensive if the premiums were not subsidized by the Federal Government. Congress also recognized that most of these floodprone buildings were built by individuals who did not have sufficient knowledge of the flood hazard to make informed decisions. The NFIP requires that full actuarial rates reflecting the complete flood risk be charged on all buildings constructed or substantially improved on or after

the effective date of the initial FIRM for the community or after December 31, 1974, whichever is later. These buildings are generally referred to as “Post-FIRM” buildings.

1.2 Purpose of this Flood Insurance Study Report

This Flood Insurance Study (FIS) report revises and updates information on the existence and severity of flood hazards for the study area. The studies described in this report developed flood hazard data that will be used to establish actuarial flood insurance rates and to assist communities in efforts to implement sound floodplain management.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive than the minimum Federal requirements. Contact your State NFIP Coordinator to ensure that any higher State standards are included in the community’s regulations.

1.3 Jurisdictions Included in the Flood Insurance Study Project

This FIS Report covers the entire geographic area of Ringgold County, Iowa and Incorporated Areas.

The jurisdictions that are included in this project area, along with the Community Identification Number (CID) for each community and the 8-digit Hydrologic Unit Codes (HUC-8) sub-basins affecting each, are shown in Table 1. The Flood Insurance Rate Map (FIRM) panel numbers that affect each community are listed. If the flood hazard data for the community is not included in this FIS Report, the location of that data is identified.

The location of flood hazard data for participating communities in multiple jurisdictions is also indicated in the table.

Jurisdictions that have no identified SFHAs as of the effective date of this study are indicated in the table. Changed conditions in these communities (such as urbanization or annexation) or the availability of new scientific or technical data about flood hazards could make it necessary to determine SFHAs in these jurisdictions in the future.

Table 1: Listing of NFIP Jurisdictions

Community	CID	HUC-8 Sub-Basin(s)	Located on FIRM Panel(s)	If Not Included, Location of Flood Hazard Data
City of Beaconsfield	195188	10280102	19159C0185A, 19159C0195A	Ringgold County
City of Benton	195187	10280101	19159C0228A	Ringgold County
City of Clearfield	195189	10240012	19159C0125A, 19159C0253A	Ringgold County
City of Delphos	195186	10280101	19159C0240A	Ringgold County
City of Diagonal	190501	10280101	19159C0128A, 19159C0129A, 19159C0136A, 19159C0137A	Ringgold County
City of Eliston	190898	10280102, 10280101	19159C0180A	Ringgold County
City of Kellerton	190747	10280101	19159C0285A	Ringgold County
City of Maloy	190502	10240012	19159C0116A, 19159C0117A	Ringgold County
City of Mouny Ayr	195185	10280101	19159C0232A, 19159C0234A, 19159C0251A, 19159C0253A	Ringgold County
City of Redding	190988	10280101	19159C0310A	Ringgold County
Ringgold County	191903	10280101	19159C0025A, 19159C0050A, 19159C0075A, 19159C0100A, 19159C0116A, 19159C0117A, 19159C0125A, 19159C0128A, 19159C0129A, 19159C0136A, 19159C0137A, 19159C0150A, 19159C0152A, 19159C0156A, 19159C0175A, 19159C0180A, 19159C0185A, 19159C0190A, 19159C0195A, 19159C0225A, 19159C0228A, 19159C0232A, 19159C0234A, 19159C0240A, 19159C0250A, 19159C0251A, 19159C0253A, 19159C0275A, 19159C0285A, 19159C0300A, 19159C0310A, 19159C0325A, 19159C0350A, 19159C0375A, 19159C0400A	Ringgold County
City of Shannon City	190521	10280101	19159C0050A	Ringgold County
City of Tingley	190815	10280101	19159C0152A, 19159C0156A	Ringgold County

1.4 Considerations for using this Flood Insurance Study Report

The NFIP encourages State and local governments to implement sound floodplain management programs. To assist in this endeavor, each FIS Report provides floodplain data, which may include a combination of the following: 10-, 4-, 2-, 1-, and 0.2-percent annual chance flood elevations (the 1% annual chance flood elevation is also referred to as the Base Flood Elevation (BFE)); delineations of the 1% annual chance and 0.2% annual chance floodplains; and 1% annual chance floodway. This information is presented on the FIRM and/or in many components of the FIS Report, including Flood Profiles, Floodway Data tables, Summary of Non-Coastal Stillwater Elevations tables, and Coastal Transect Parameters tables (not all components may be provided for a specific FIS).

This section presents important considerations for using the information contained in this FIS Report and the FIRM, including changes in format and content. Figures 1, 2, and 3 present information that applies to using the FIRM with the FIS Report.

- Part or all of this FIS Report may be revised and republished at any time. In addition, part of this FIS Report may be revised by a Letter of Map Revision (LOMR), which does not involve republication or redistribution of the FIS Report. Refer to Section 6.5 of this FIS Report for information about the process to revise the FIS Report and/or FIRM.

It is, therefore, the responsibility of the user to consult with community officials by contacting the community repository to obtain the most current FIS Report components. Communities participating in the NFIP have established repositories of flood hazard data for floodplain management and flood insurance purposes. Community map repository addresses are provided in Table 31, “Map Repositories,” within this FIS Report.

- New FIS Reports are frequently developed for multiple communities, such as entire counties. A countywide FIS Report incorporates previous FIS Reports for individual communities and the unincorporated area of the county (if not jurisdictional) into a single document and supersedes those documents for the purposes of the NFIP.

There are no previous FIS reports for the individual communities in Ringgold County or the unincorporated areas of Ringgold County. Refer to Table 28 for information about subsequent revisions to the FIRMs.

- Selected FIRM panels for the community may contain information (such as floodways and cross sections) that was previously shown separately on the corresponding Flood Boundary and Floodway Map panels. In addition, former flood hazard zone designations have been changed as follows:

<u>Old Zone</u>	<u>New Zone</u>
A1 through A30	AE
V1 through V30	VE
B	X (shaded)
C	X (unshaded)

- FEMA does not impose floodplain management requirements or special insurance ratings based on Limit of Moderate Wave Action (LiMWA) delineations at this time. The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. If the

LiMWA is shown on the FIRM, it is being provided by FEMA as information only. For communities that do adopt Zone VE building standards in the area defined by the LiMWA, additional Community Rating System (CRS) credits are available. Refer to Section 2.5.4 for additional information about the LiMWA.

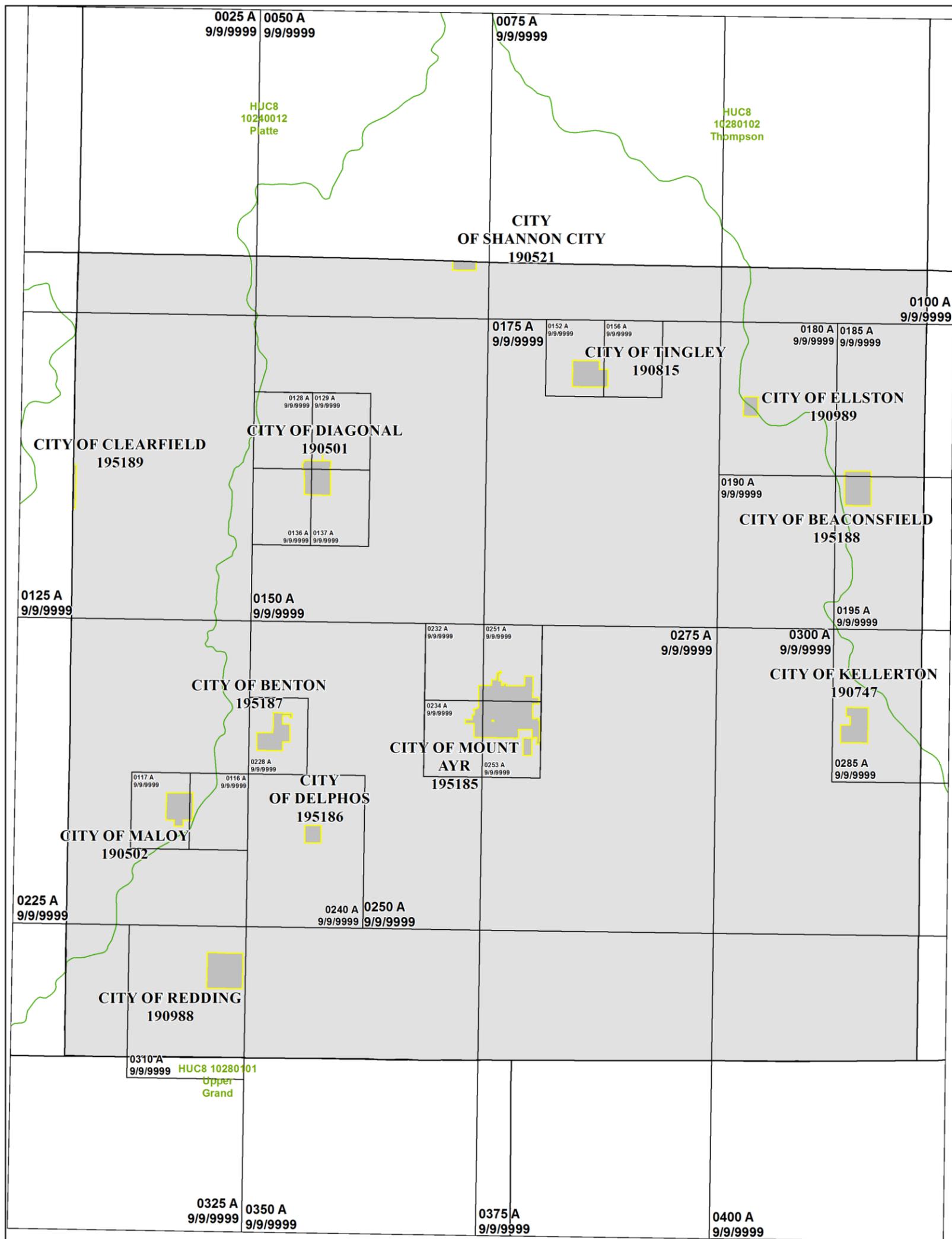
The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Visit the FEMA Web site at <http://www.fema.gov> or contact your appropriate FEMA Regional Office for more information about this program.

- Previous FIS Reports and FIRMs may have included levees that were accredited as providing protection from the 1% annual chance flood based on the information available and the mapping standards of the NFIP at that time. For FEMA to continue to accredit the identified levees with providing protection from the base flood, the levees must meet the criteria of the Code of Federal Regulations, Title 44, Section 65.10 (44 CFR 65.10), titled “Mapping of Areas Protected by Levee Systems.”

Since the status of levees is subject to change at any time, the user should contact the appropriate agency for the latest information regarding levees presented in Table 9 of this FIS Report. For levees owned or operated by the U.S. Army Corps of Engineers (USACE), information may be obtained from the USACE national levee database. For all other levees, the user is encouraged to contact the appropriate local community.

- FEMA has developed a *Guide to Flood Maps* (FEMA 258) and online tutorials to assist users in accessing the information contained on the FIRM. These include how to read panels and step-by-step instructions to obtain specific information. To obtain this guide and other assistance in using the FIRM, visit the FEMA Web site at <http://www.fema.gov>.

Figure 1: FIRM Panel Index



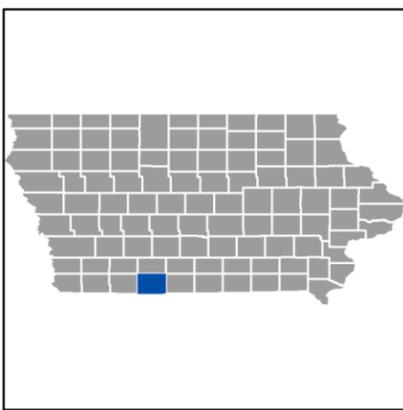
1 inch = 3 miles

Map Projection:
NAD 1983 UTM Zone 15N
North American Datum of 1983

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

[HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)

SEE FIS REPORT FOR ADDITIONAL INFORMATION



NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE RATE MAP INDEX

RINGGOLD COUNTY, IOWA AND INCORPORATED AREAS

PANELS PRINTED:

0025, 0050, 0075, 0100, 0116, 0117, 0125, 0128, 0129, 0136, 0137, 0150, 0152, 0156, 0175, 0180, 0185, 0190, 0195, 0225, 0228, 0232, 0234, 0240, 0250, 0251, 0253, 0275, 0285, 0300, 0310, 0325, 0350, 0375, 0400

MAP NUMBER
19159CIND0A

EFFECTIVE DATE

Figure 2: FIRM Notes to Users

NOTES TO USERS

For information and questions about this map, available products associated with this FIRM including historic versions of this FIRM, how to order products, or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Map Service Center website at <http://msc.fema.gov>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website. Users may determine the current map date for each FIRM panel by visiting the FEMA Map Service Center website or by calling the FEMA Map Information eXchange.

Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be ordered directly from the Map Service Center at the number listed above.

For community and countywide map dates, refer to Table 28 in this FIS Report.

To determine if flood insurance is available in the community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

The map is for use in administering the NFIP. It may not identify all areas subject to flooding, particularly from local drainage sources of small size. Consult the community map repository to find updated or additional flood hazard information.

BASE FLOOD ELEVATIONS: For more detailed information in areas where Base Flood Elevations (BFEs) and/or floodways have been determined, consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables within this FIS Report. Use the flood elevation data within the FIS Report in conjunction with the FIRM for construction and/or floodplain management.

FLOODWAY INFORMATION: 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 FIS Report for this jurisdiction.

Figure 2. FIRM Notes to Users (continued)

FLOOD CONTROL STRUCTURE INFORMATION: Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 4.3 "Non-Levee Flood Protection Measures" of this FIS Report for information on flood control structures for this jurisdiction.

PROJECTION INFORMATION: The projection used in the preparation of the map was Universal Transverse Mercator (UTM). The horizontal datum was North American Datum of 1983 (NAD83). Differences in datum, spheroid, projection or State Plane 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 the FIRM.

ELEVATION DATUM: Flood elevations on the FIRM are referenced to North American Vertical Datum of 1988 (NAVD88). 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 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:

NGS Information Services
NOAA, N/NGS12
National Geodetic Survey
SSMC-3, #9202
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Local vertical monuments may have been used to create the map. To obtain current monument information, please contact the appropriate local community listed in Table 31 of this FIS Report.

BASE MAP INFORMATION: Base map information shown on the FIRM was provided by the Iowa Department of Natural Resources (IDNR). For information about base maps, refer to Section 6.2 "Base Map" in this FIS Report.

The map reflects more detailed and up-to-date stream channel configurations than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables may reflect stream channel distances that differ from what is shown on the map.

Corporate limits shown on the 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 the map was published, map users should contact appropriate community officials to verify current corporate limit locations.

NOTES FOR FIRM INDEX

REVISIONS TO INDEX: As new studies are performed and FIRM panels are updated within Ringgold County, Iowa and Incorporated Areas, corresponding revisions to the FIRM Index will be incorporated within the FIS Report to reflect the effective dates of those panels. Please refer to Table 28 of this FIS Report to determine the most recent FIRM revision date for each community. The most recent FIRM panel effective date will correspond to the most recent index date.

Figure 2. FIRM Notes to Users (continued)

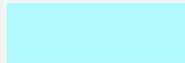
SPECIAL NOTES FOR SPECIFIC FIRM PANELS

This Notes to Users section was created specifically for Ringgold County, Iowa and Incorporated Areas, effective TBD.

FLOOD RISK REPORT: A Flood Risk Report (FRR) may be available for many of the flooding sources and communities referenced in this FIS Report. The FRR is provided to increase public awareness of flood risk by helping communities identify the areas within their jurisdictions that have the greatest risks. Although non-regulatory, the information provided within the FRR can assist communities in assessing and evaluating mitigation opportunities to reduce these risks. It can also be used by communities developing or updating flood risk mitigation plans. These plans allow communities to identify and evaluate opportunities to reduce potential loss of life and property. However, the FRR is not intended to be the final authoritative source of all flood risk data for a project area; rather, it should be used with other data sources to paint a comprehensive picture of flood risk.

Figure 3: Map Legend for FIRM

SPECIAL FLOOD HAZARD AREAS: *The 1% annual chance flood, also known as the base flood or 100-year flood, has a 1% chance of happening or being exceeded each year. Special Flood Hazard Areas are subject to flooding by the 1% annual chance flood. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood. 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. See note for specific types. If the floodway is too narrow to be shown, a note is shown.*



Special Flood Hazard Areas subject to inundation by the 1% annual chance flood (Zones A, AE, AH, AO, AR, A99, V and VE)

- Zone A The flood insurance rate zone that corresponds to the 1% annual chance floodplains. No base (1% annual chance) flood elevations (BFEs) or depths are shown within this zone.
- Zone AE The flood insurance rate zone that corresponds to the 1% annual chance floodplains. Base flood elevations derived from the hydraulic analyses are shown within this zone, either at cross section locations or as static whole-foot elevations that apply throughout the zone.
- Zone AH The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot BFEs derived from the hydraulic analyses are shown at selected intervals within this zone.
- Zone AO The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot depths derived from the hydraulic analyses are shown within this zone.
- Zone AR The flood insurance rate zone that corresponds to areas that were 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 The flood insurance rate zone that corresponds to areas of the 1% annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or flood depths are shown within this zone.
- Zone V The flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations are not shown within this zone.
- Zone VE Zone VE is the flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations derived from the coastal analyses are shown within this zone as static whole-foot elevations that apply throughout the zone.



Regulatory Floodway determined in Zone AE.

Figure 3: Map Legend for FIRM (continued)

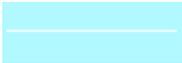
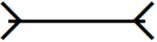
OTHER AREAS OF FLOOD HAZARD	
	Shaded Zone X: Areas of 0.2% annual chance flood hazards and areas of 1% annual chance flood hazards with average depths of less than 1 foot or with drainage areas less than 1 square mile.
	Future Conditions 1% Annual Chance Flood Hazard – Zone X: The flood insurance rate zone that corresponds to the 1% annual chance floodplains that are determined based on future-conditions hydrology. No base flood elevations or flood depths are shown within this zone.
	Zone X Protected by Accredited Levee: Areas protected by an accredited levee, dike or other flood control structures. See Notes to Users for important information.
OTHER AREAS	
	Zone D (Areas of Undetermined Flood Hazard): The flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible
	Unshaded Zone X: Areas determined to be outside the 0.2% annual chance floodplain
FLOOD HAZARD AND OTHER BOUNDARY LINES	
	Flood Zone Boundary (white line)
	Limit of Study
	Jurisdiction Boundary
	Limit of Moderate Wave Action (LiMWA): Indicates the inland limit of the area affected by waves greater than 1.5 feet
GENERAL STRUCTURES	
 <i>Aqueduct Channel Culvert Storm Sewer</i>	Channel, Culvert, Aqueduct, or Storm Sewer
 <i>Dam Jetty Weir</i>	Dam, Jetty, Weir
	Levee, Dike or Floodwall accredited or provisionally accredited to provide protection from the 1% annual chance flood
	Levee, Dike or Floodwall not accredited to provide protection from the 1% annual chance flood.
 <i>Bridge</i>	Bridge

Figure 3: Map Legend for FIRM (continued)

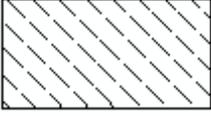
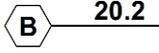
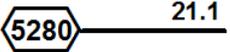
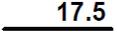
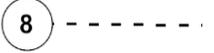
<p>COASTAL BARRIER RESOURCES SYSTEM (CBRS) AND OTHERWISE PROTECTED AREAS (OPA): <i>CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas. See Notes to Users for important information.</i></p>	
 CBRS AREA 09/30/2009	<p>Coastal Barrier Resources System Area: Labels are shown to clarify where this area shares a boundary with an incorporated area or overlaps with the floodway.</p>
 OTHERWISE PROTECTED AREA 09/30/2009	<p>Otherwise Protected Area</p>
<p>REFERENCE MARKERS</p>	
	<p>River mile Markers</p>
<p>CROSS SECTION & TRANSECT INFORMATION</p>	
	<p>Lettered Cross Section with Regulatory Water Surface Elevation (BFE)</p>
	<p>Numbered Cross Section with Regulatory Water Surface Elevation (BFE)</p>
	<p>Unlettered Cross Section with Regulatory Water Surface Elevation (BFE)</p>
	<p>Coastal Transect</p>
	<p>Profile Baseline: Indicates the modeled flow path of a stream and is shown on FIRM panels for all valid studies with profiles or otherwise established base flood elevation.</p>
	<p>Coastal Transect Baseline: Used in the coastal flood hazard model to represent the 0.0-foot elevation contour and the starting point for the transect and the measuring point for the coastal mapping.</p>
	<p>Base Flood Elevation Line (shown for flooding sources for which no cross sections or profile are available)</p>
<p>ZONE AE (EL 16)</p>	<p>Static Base Flood Elevation value (shown under zone label)</p>
<p>ZONE AO (DEPTH 2)</p>	<p>Zone designation with Depth</p>
<p>ZONE AO (DEPTH 2) (VEL 15 FPS)</p>	<p>Zone designation with Depth and Velocity</p>

Figure 3: Map Legend for FIRM (continued)

BASE MAP FEATURES	
<u>Missouri Creek</u>	River, Stream or Other Hydrographic Feature
	Interstate Highway
	U.S. Highway
	State Highway
	County Highway
<u>MAPLE LANE</u>	Street, Road, Avenue Name, or Private Drive if shown on Flood Profile
	Railroad
	Horizontal Reference Grid Line
	Horizontal Reference Grid Ticks
	Secondary Grid Crosshairs
Land Grant	Name of Land Grant
7	Section Number
R. 43 W. T. 22 N.	Range, Township Number
4276^{000m}E	Horizontal Reference Grid Coordinates (UTM)
365000 FT	Horizontal Reference Grid Coordinates (State Plane)
80° 16' 52.5"	Corner Coordinates (Latitude, Longitude)

SECTION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS

2.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1% annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. The 0.2% annual chance (500-year) flood is employed to indicate additional areas of flood hazard in the community.

Each flooding source included in the project scope has been studied and mapped using professional engineering and mapping methodologies that were agreed upon by FEMA and Ringgold County as appropriate to the risk level. Flood risk is evaluated based on factors such as known flood hazards and projected impact on the built environment. Engineering analyses were performed for each studied flooding source to calculate its 1% annual chance flood elevations; elevations corresponding to other floods (e.g. 10-, 4-, 2-, 0.2-percent annual chance, etc.) may have also been computed for certain flooding sources. Engineering models and methods are described in detail in Section 5.0 of this FIS Report. The modeled elevations at cross sections were used to delineate the floodplain boundaries on the FIRM; between cross sections, the boundaries were interpolated using elevation data from various sources. More information on specific mapping methods is provided in Section 6.0 of this FIS Report.

Depending on the accuracy of available topographic data (Table 23), study methodologies employed (Section 5.0), and flood risk, certain flooding sources may be mapped to show both the 1% and 0.2% annual chance floodplain boundaries, regulatory water surface elevations (BFEs), and/or a regulatory floodway. Similarly, other flooding sources may be mapped to show only the 1% annual chance floodplain boundary on the FIRM, without published water surface elevations. In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary is shown on the FIRM. Figure 3, “Map Legend for FIRM”, describes the flood zones that are used on the FIRMs to account for the varying levels of flood risk that exist along flooding sources within the project area. Table 2 and Table 3 indicate the flood zone designations for each flooding source and each community within Ringgold County IA, respectively.

Table 2, “Flooding Sources Included in this FIS Report,” lists each flooding source, including its study limits, affected communities, mapped zone on the FIRM, and the completion date of its engineering analysis from which the flood elevations on the FIRM and in the FIS Report were derived. Descriptions and dates for the latest hydrologic and hydraulic analyses of the flooding sources are shown in Table 13. Floodplain boundaries for these flooding sources are shown on the FIRM (published separately) using the symbology described in Figure 3. On the map, the 1% annual chance floodplain corresponds to the SFHAs. The 0.2% annual chance floodplain shows areas that, although out of the regulatory floodplain, are still subject to flood hazards.

Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data. The procedures to remove these areas from the SFHA are described in Section 6.5 of this FIS Report.

2.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the

encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard.

For purposes of the NFIP, a floodway is used as a tool to assist local communities in balancing floodplain development against increasing flood hazard. With this approach, the area of the 1% annual chance floodplain on a river is divided into a floodway and a floodway fringe based on hydraulic modeling. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment in order to carry the 1% annual chance flood. The floodway fringe is the area between the floodway and the 1% annual chance floodplain boundaries where encroachment is permitted. The floodway must be wide enough so that the floodway fringe could be completely obstructed without increasing the water-surface elevation of the 1% annual chance flood more than 1 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 4.

To participate in the NFIP, Federal regulations require communities to limit increases caused by encroachment to 1.0 foot, provided that hazardous velocities are not produced. Regulations for Iowa require communities in Ringgold County to limit increases caused by encroachment to 1.0 feet and several communities have adopted additional restrictions. The floodways in this project are presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway projects.

Figure 4: Floodway Schematic

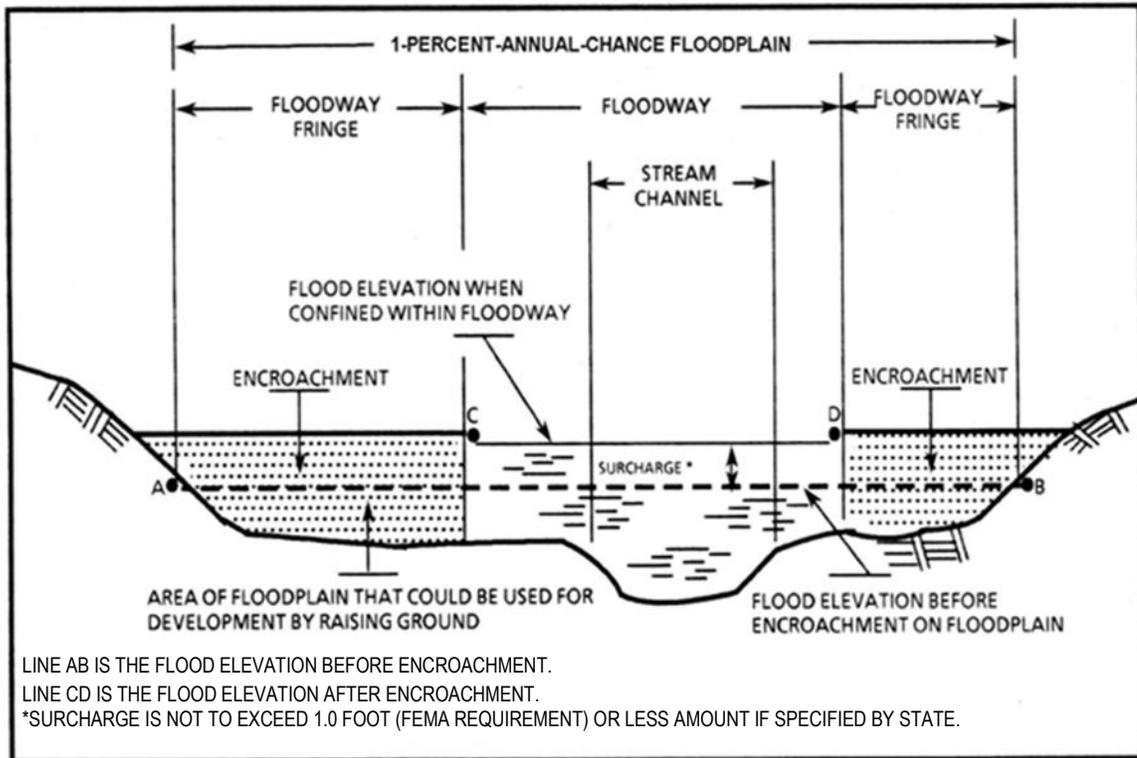


Table 2: Flooding Sources Included in this FIS Report

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub-Basin(s)	Length (mi) (streams or coastlines)	Area (mi ²) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
All streams within Ringgold County	Ringgold County (unincorporated areas)	Confluence/ County Boundary	1 sq mile drainage area	10280102	-		N	A	8/2/2012

Floodway widths presented in this FIS Report and on the FIRM were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. For certain stream segments, floodways were adjusted so that the amount of floodwaters conveyed on each side of the floodplain would be reduced equally. The results of the floodway computations have been tabulated for selected cross sections and are shown in Table 24, "Floodway Data."

All floodways that were developed for this FIS project are shown on the FIRM using the symbology described in Figure 3. In cases where the floodway and 1% annual chance floodplain boundaries are either close together or collinear, only the floodway boundary has been shown on the FIRM. For information about the delineation of floodways on the FIRM, refer to Section 6.3.

2.3 Base Flood Elevations

The hydraulic characteristics of flooding sources were analyzed to provide estimates of the elevations of floods of the selected recurrence intervals. The Base Flood Elevation (BFE) is the elevation of the 1% annual chance flood. These BFEs are most commonly rounded to the whole foot, as shown on the FIRM, but in certain circumstances or locations they may be rounded to 0.1 foot. Cross section lines shown on the FIRM may also be labeled with the BFE rounded to 0.1 foot. Whole-foot BFEs derived from engineering analyses that apply to coastal areas, areas of ponding, or other static areas with little elevation change may also be shown at selected intervals on the FIRM.

Cross sections with BFEs shown on the FIRM correspond to the cross sections shown in the Floodway Data table and Flood Profiles in this FIS Report. BFEs are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM.

2.4 Non-Encroachment Zones

Some States and communities use non-encroachment zones to manage floodplain development. While not a FEMA designated floodway, the non-encroachment zone represents that area around the stream that should be reserved to convey the 1% annual chance flood event.

2.5 Coastal Flood Hazard Areas

2.5.1 Water Elevations and the Effects of Waves

This section is not applicable to this FIS project.

Figure 5: Wave Runup Transect Schematic

[Not Applicable to this FIS Project]

2.5.2 Floodplain Boundaries and BFEs for Coastal Areas

This section is not applicable to this FIS project.

2.5.3 Coastal High Hazard Areas

This section is not applicable to this FIS project.

Figure 6: Coastal Transect Schematic [Not Applicable to this FIS Project]

Coastal floodplains are shown on the FIRM using the symbology described in Figure 3, “Map Legend for FIRM.” In many cases, the BFE on the FIRM is higher than the stillwater elevations shown in Table 17 due to the presence of wave effects. The higher elevation should be used for construction and/or floodplain management purposes.

2.5.4 Limit of Moderate Wave Action

This section is not applicable to this FIS project.

SECTION 3.0 – INSURANCE APPLICATIONS

3.1 National Flood Insurance Program Insurance Zones

For flood insurance applications, the FIRM designates flood insurance rate zones as described in Figure 3, “Map Legend for FIRM.” Flood insurance zone designations are assigned to flooding sources based on the results of the hydraulic or coastal analyses. Insurance agents use the zones shown on the FIRM and depths and base flood elevations in this FIS Report in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

The 1% annual chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (e.g. Zones A, AE, V, VE, etc.), and the 0.2% annual chance floodplain boundary corresponds to the boundary of areas of additional flood hazards.

Table 3 lists the flood insurance zones in the unincorporated and incorporated areas of Ringgold County.

Table 3: Flood Zone Designations by Community

Community	Flood Zone(s)
City of Beaconsfield	X
City of Benton	A, X, X (shaded)
City of Clearfield	X
City of Delphos	X
City of Diagonal	A,X, X (shaded)
City of Ellston	X
City of Kellerton	X
City of Maloy	A,X, X (shaded)
City of Mount Ayr	A, X, X (shaded)
City of Redding	X
Ringgold County	A,X, X (shaded)
City of Shannon City	A,X, X (shaded)
City of Tingley	X

3.2 Coastal Barrier Resources System

The Coastal Barrier Resources Act (CBRA) of 1982 was established by Congress to create areas along the Atlantic and Gulf coasts and the Great Lakes, where restrictions for Federal financial assistance including flood insurance are prohibited. In 1990, Congress passed the Coastal Barrier Improvement Act (CBIA), which increased the extent of areas established by the CBRA and added “Otherwise Protected Areas” (OPA) to the system. These areas are collectively referred to as the John. H Chafee Coastal Barrier Resources System (CBRS). The CBRS boundaries that have been identified in the project area are in Table 4, “Coastal Barrier Resource System Information.”

Table 4: Coastal Barrier Resources System Information
[Not Applicable to this FIS Project]

SECTION 4.0 – AREA STUDIED

4.1 Basin Description

Table 5 contains a description of the characteristics of the HUC-8 sub-basins within which each community falls. The table includes the main flooding sources within each basin, a brief description of the basin, and its drainage area.

Table 5: Basin Characteristics

HUC-8 Sub-Basin Name	HUC-8 Sub-Basin Number	Primary Flooding Source	Description of Affected Area	Drainage Area (square miles)
PLATTE	10240012	Platte River	The watershed covers the western side of the county	1,662
THOMPSON	10280102	East Fork Grand River	The watershed covers the eastern side of the county	2,213
UPPER GRAND	10280101	Grand River	The watershed is the largest in the county and extends north to south in the middle of the county	3,322

4.2 Principal Flood Problems

Table 6 contains a description of the principal flood problems that have been noted for Ringgold County by flooding source.

**Table 6: Principal Flood Problems
[Not Applicable to this FIS Project]**

Table 7 contains information about historic flood elevations in the communities within Ringgold County.

**Table 7: Historic Flooding Elevations
[Not Applicable to this FIS Project]**

4.3 Non-Levee Flood Protection Measures

Table 8 contains information about non-levee flood protection measures within Ringgold County such as dams, jetties, and or dikes. Levees are addressed in Section 4.4 of this FIS Report.

**Table 8: Non-Levee Flood Protection Measures
[Not Applicable to this FIS Project]**

4.4 Levees

This section is not applicable to this FIS project.

**Table 9: Levees
[Not Applicable to this FIS Project]**

SECTION 5.0 – ENGINEERING METHODS

For the flooding sources in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude that are expected to be equaled or exceeded at least once on the average during any 100- or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 100- and 500-year floods have a 1 and 0.2% annual chance, respectively, of being equaled or exceeded during any year.

Although the recurrence interval represents the long-term, average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 100-year flood (1-percent chance of annual exceedance) during the term of a 30-year mortgage is approximately 26 percent (about 3 in 10); for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

The engineering analyses described here incorporate the results of previously issued Letters of Map Change (LOMCs) listed in Table 27, “Incorporated Letters of Map Change”, which include Letters of Map Revision (LOMRs). For more information about LOMRs, refer to Section 6.5, “FIRM Revisions.”

5.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak elevation-frequency relationships for floods of the selected recurrence intervals for each flooding source studied. Hydrologic analyses are typically performed at the watershed level. Depending on factors such as watershed size and shape, land use and urbanization, and natural or man-made storage, various models or methodologies may be applied. A summary of the hydrologic methods applied to develop the discharges used in the hydraulic analyses for each stream is provided in Table 13. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

A summary of the discharges is provided in Table 10. Frequency Discharge-Drainage Area Curves used to develop the hydrologic models may also be shown in Figure 7 for selected flooding sources. A summary of stillwater elevations developed for non-coastal flooding sources is provided in Table 11. (Coastal stillwater elevations are discussed in Section 5.3 and shown in Table 17.) Stream gage information is provided in Table 12.

Table 10: Summary of Discharges

[Not Applicable to this FIS Project]

Figure 7: Frequency Discharge-Drainage Area Curves

[Not Applicable to this FIS Project]

**Table 11: Summary of Non-Coastal Stillwater Elevations
[Not Applicable to this FIS Project]**

Table 12: Stream Gage Information used to Determine Discharges

Flooding Source	Gage Identifier	Agency that Maintains Gage	Site Name	Drainage Area (square kilometers)	Period of Record	
					From	To
Platte River	6818750	United States Geological Survey	Platte River near Diagonal, IA	560	6/1/1967	6/5/2010

5.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals. Base flood elevations on the FIRM represent the elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report. Rounded whole-foot elevations may be shown on the FIRM in coastal areas, areas of ponding, and other areas with static base flood elevations. These whole-foot elevations may not exactly reflect the elevations derived from the hydraulic analyses. Flood elevations shown on the FIRM are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM. The hydraulic analyses for this FIS were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

For streams for which hydraulic analyses were based on cross sections, locations of selected cross sections are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 6.3), selected cross sections are also listed on Table 24, "Floodway Data."

A summary of the methods used in hydraulic analyses performed for this project is provided in Table 13. Roughness coefficients are provided in Table 14. Roughness coefficients are values representing the frictional resistance water experiences when passing overland or through a channel. They are used in the calculations to determine water surface elevations. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

Table 13: Summary of Hydrologic and Hydraulic Analyses

Flooding Source	Study Limits		Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
	Downstream Limit	Upstream Limit					
All stream within Ringgold County	Confluence/ County Boundary	1 sq mile drainage area	State of Iowa Regression Equations	HEC RAS 4.0	08/02/2012	A	

Table 14: Roughness Coefficients
[Not Applicable to this FIS Project]

5.3 Coastal Analyses

This section is not applicable to this FIS project.

Table 15: Summary of Coastal Analyses
[Not Applicable to this FIS Project]

5.3.1 Total Stillwater Elevations

This section is not applicable to this FIS project.

Figure 8: 1% Annual Chance Total Stillwater Elevations for Coastal Areas
[Not Applicable to this FIS Project]

Table 16: Tide Gage Analysis Specifics
[Not Applicable to this FIS Project]

5.3.2 Waves

This section is not applicable to this FIS project.

5.3.3 Coastal Erosion

This section is not applicable to this FIS project.

5.3.4 Wave Hazard Analyses

This section is not applicable to this FIS project.

Table 17: Coastal Transect Parameters
[Not Applicable to this FIS Project]

Figure 9: Transect Location Map
[Not Applicable in this FIS Report]

5.4 Alluvial Fan Analyses

This section is not applicable to this FIS project.

Table 18: Summary of Alluvial Fan Analyses

[Not Applicable to this FIS Project]

Table 19: Results of Alluvial Fan Analyses

[Not Applicable to this FIS Project]

SECTION 6.0 – MAPPING METHODS

6.1 Vertical and Horizontal Control

All FIS Reports and FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum used for newly created or revised FIS Reports and FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD29). With the completion of the North American Vertical Datum of 1988 (NAVD88), many FIS Reports and FIRMs are now prepared using NAVD88 as the referenced vertical datum.

Flood elevations shown in this FIS Report and on the FIRMs are referenced to NAVD88. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between NGVD29 and NAVD88 or other datum conversion, visit the National Geodetic Survey website at www.ngs.noaa.gov, or contact the National Geodetic Survey at the following address:

NGS Information Services NOAA, N/NGS12
National Geodetic Survey
SSMC-3, #9202
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Temporary vertical monuments are often established during the preparation of a flood hazard analysis for the purpose of establishing local vertical control. Although these monuments are not shown on the FIRM, they may be found in the archived project documentation associated with the FIS Report and the FIRMs for this community. Interested individuals may contact FEMA to access these data.

To obtain current elevation, description, and/or location information for benchmarks in the area, please contact information services Branch of the NGS at (301) 713-3242, or visit their website at www.ngs.noaa.gov.

The datum conversion locations and values that were calculated for Ringgold County are provided in Table 20.

Table 20: Countywide Vertical Datum Conversion

[Not Applicable to this FIS Project]

Calculations for the vertical offsets on a stream by stream basis are depicted in Table 21.

**Table 21: Stream-by-Stream Vertical Datum Conversion
[Not Applicable to this FIS Project]**

6.2 Base Map

The FIRMs and FIS Report for this project have been produced in a digital format. The flood hazard information was converted to a Geographic Information System (GIS) format that meets FEMA’s FIRM database specifications and geographic information standards. This information is provided in a digital format so that it can be incorporated into a local GIS and be accessed more easily by the community. The FIRM Database includes most of the tabular information contained in the FIS Report in such a way that the data can be associated with pertinent spatial features. For example, the information contained in the Floodway Data table and Flood Profiles can be linked to the cross sections that are shown on the FIRMs. Additional information about the FIRM Database and its contents can be found in FEMA’s *Guidelines and Standards for Mapping Partners*, Appendix L.

Base map information shown on the FIRM was derived from the sources described in Table 22.

Table 22: Base Map Sources

Data Type	Data Provider	Data Date	Data Scale	Data Description
Transportation Features	Iowa Department of Transportation	2010	1:12,000	Roads and railroad data
National Hydrography Dataset	United States Department of the Interior, United States Geological Survey	2011	1:24,000	Digital database of surface water features
Political Boundaries	Iowa Department of Natural Resources	03/18/1998, revised 02/07/2005	1:24,000	Ringgold County, GIS Data (municipal and county boundaries)
Digital Orthophoto	Iowa Department of Natural Resources	2006	1:24,000	Color Ortho Mosaic of Ringgold County
Surface Water Features	Iowa Flood Center	2011	1:12,000	Streams, rivers, and lake data
PLSS	Iowa Department of Natural Resources	2004	1:12,000	Public Land Survey System

6.3 Floodplain and Floodway Delineation

The FIRM shows tints, screens, and symbols to indicate floodplains and floodways as well as the locations of selected cross sections used in the hydraulic analyses and floodway computations.

For riverine flooding sources, the mapped floodplain boundaries shown on the FIRM have been delineated using the flood elevations determined at each cross section; between cross sections, the boundaries were interpolated using the topographic elevation data described in Table 23.

In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary has been shown. Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

The floodway widths presented in this FIS Report and on the FIRM were computed for certain stream segments on the basis of equal conveyance reduction from each side of the floodplain. Floodway widths were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. Table 2 indicates the flooding sources for which floodways have been determined. The results of the floodway computations for those flooding sources have been tabulated for selected cross sections and are shown in Table 24, “Floodway Data.”

Table 23: Summary of Topographic Elevation Data used in Mapping

Community	Flooding Source	Source for Topographic Elevation Data			
		Description	Scale	Contour Interval	Citation
Ringgold County	Zone A's	LiDAR	1:4800	2 foot	Iowa Geological and Water Survey/DNR

BFEs shown at cross sections on the FIRM represent the 1% annual chance water surface elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report.

Table 24: Floodway Data

[Not Applicable to this FIS Project]

Table 25: Flood Hazard and Non-Encroachment Data for Selected Streams

[Not Applicable to this FIS Project]

6.4 Coastal Flood Hazard Mapping

This section is not applicable to this FIS project.

Table 26: Summary of Coastal Transect Mapping Considerations

[Not Applicable to this FIS Project]

6.5 FIRM Revisions

This FIS Report and the FIRM are based on the most up-to-date information available to FEMA at the time of its publication; however, flood hazard conditions change over time. Communities or private parties may request flood map revisions at any time. Certain types of requests require

submission of supporting data. FEMA may also initiate a revision. Revisions to FIS projects may take several forms, including Letters of Map Amendment (LOMAs), Letters of Map Revision Based on Fill (LOMR-Fs), Letters of Map Revision (LOMRs) (referred to collectively as Letters of Map Change (LOMCs)), Physical Map Revisions (PMRs), and FEMA-contracted restudies. These types of revisions are further described below. Some of these types of revisions do not result in the republishing of the FIS Report. To assure that any user is aware of all revisions, it is advisable to contact the community repository of flood-hazard data (shown in Table 31, “Map Repositories”).

6.5.1 Letters of Map Amendment

A LOMA is an official revision by letter to an effective NFIP map. A LOMA results from an administrative process that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in a SFHA. A LOMA cannot be issued for properties located on the PFD (primary frontal dune).

To obtain an application for a LOMA, visit <http://www.fema.gov> and download the form “MT-1 Application Forms and Instructions for Conditional and Final Letters of Map Amendment and Letters of Map Revision Based on Fill”. Visit the “Flood Map-Related Fees” section to determine the cost, if any, of applying for a LOMA.

FEMA offers a tutorial on how to apply for a LOMA. The LOMA Tutorial Series can be accessed at http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm.

For more information about how to apply for a LOMA, call the FEMA Map Information eXchange; toll free, at 1-877-FEMA MAP (1-877-336-2627).

6.5.2 Letters of Map Revision Based on Fill

A LOMR-F is an official revision by letter to an effective NFIP map. A LOMR-F states FEMA’s determination concerning whether a structure or parcel has been elevated on fill above the base flood elevation and is, therefore, excluded from the SFHA.

Information about obtaining an application for a LOMR-F can be obtained in the same manner as that for a LOMA, by visiting <http://www.fema.gov> for the “MT-1 Application Forms and Instructions for Conditional and Final Letters of Map Amendment and Letters of Map Revision Based on Fill” or by calling the FEMA Map Information eXchange, toll free, at 1-877-FEMA MAP (1-877-336-2627). Fees for applying for a LOMR-F, if any, are listed in the “Flood Map-Related Fees” section.

A tutorial for LOMR-F is available at http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm.

6.5.3 Letters of Map Revision

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations and planimetric features. All requests for LOMRs should be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. If the request for a LOMR is not submitted through the chief executive officer of the community, evidence must be submitted that the community has been notified of the request.

To obtain an application for a LOMR, visit <http://www.fema.gov> and download the form “MT-2 Application Forms and Instructions for Conditional Letters of Map Revision and Letters of Map

Revision”. Visit the “Flood Map-Related Fees” section to determine the cost of applying for a LOMR. For more information about how to apply for a LOMR, call the FEMA Map Information eXchange; toll free, at 1-877-FEMA MAP (1-877-336-2627) to speak to a Map Specialist.

Previously issued mappable LOMCs (including LOMRs) that have been incorporated into the Ringgold County FIRM are listed in Table 27.

Table 27: Incorporated Letters of Map Change
[Not Applicable to this FIS Project]

6.5.4 Physical Map Revisions

PMRs are an official republication of a community’s NFIP map to effect changes to base flood elevations, floodplain boundary delineations, regulatory floodways and planimetric features. These changes typically occur as a result of structural works or improvements, annexations resulting in additional flood hazard areas or correction to base flood elevations or SFHAs.

The community’s chief executive officer must submit scientific and technical data to FEMA to support the request for a PMR. The data will be analyzed and the map will be revised if warranted. The community is provided with copies of the revised information and is afforded a review period. When the base flood elevations are changed, a 90-day appeal period is provided. A 6-month adoption period for formal approval of the revised map(s) is also provided.

For more information about the PMR process, please visit <http://www.fema.gov> and visit the “Flood Map Revision Processes” section.

6.5.5 Contracted Restudies

The NFIP provides for a periodic review and restudy of flood hazards within a given community. FEMA accomplishes this through a national watershed-based mapping needs assessment strategy, known as the Coordinated Needs Management Strategy (CNMS). The CNMS is used by FEMA to assign priorities and allocate funding for new flood hazard analyses used to update the FIS Report and FIRM. The goal of CNMS is to define the validity of the engineering study data within a mapped inventory. The CNMS is used to track the assessment process, document engineering gaps and their resolution, and aid in prioritization for using flood risk as a key factor for areas identified for flood map updates. Visit www.fema.gov to learn more about the CNMS or contact the FEMA Regional Office listed in Section 8 of this FIS Report.

6.5.6 Community Map History

The current FIRM presents flooding information for the entire geographic area of Ringgold County IA. Previously, separate FIRMs, Flood Hazard Boundary Maps (FHBMs) and/or Flood Boundary and Floodway Maps (FBFMs) may have been prepared for the incorporated communities and the unincorporated areas in the county that had identified SFHAs. Current and historical data relating to the maps prepared for the project area are presented in

Table 28, “Community Map History.” A description of each of the column headings and the source of the date is also listed below.

- *Community Name* includes communities falling within the geographic area shown on the FIRM, including those that fall on the boundary line, nonparticipating communities, and communities with maps that have been rescinded. Communities with No Special Flood Hazards are indicated by a footnote. If all maps (FHBM, FBFM, and FIRM) were

rescinded for a community, it is not listed in this table unless SFHAs have been identified in this community.

- *Initial Identification Date (First NFIP Map Published)* is the date of the first NFIP map that identified flood hazards in the community. If the FHBM has been converted to a FIRM, the initial FHBM date is shown. If the community has never been mapped, the upcoming effective date or “pending” (for Preliminary FIS Reports) is shown. If the community is listed in Table 28 but not identified on the map, the community is treated as if it were unmapped.
- *Initial FHBM Effective Date* is the effective date of the first Flood Hazard Boundary Map (FHBM). This date may be the same date as the Initial NFIP Map Date.
- *FHBM Revision Date(s)* is the date(s) that the FHBM was revised, if applicable.
- *Initial FIRM Effective Date* is the date of the first effective FIRM for the community. This is the first effective date that is shown on the FIRM panel.
- *FIRM Revision Date(s)* is the date(s) the FIRM was revised, if applicable. This is the revised date that is shown on the FIRM panel, if applicable. As countywide studies are completed or revised, each community listed should have its FIRM dates updated accordingly to reflect the date of the countywide study. Once the FIRMs exist in countywide format, as Physical Map Revisions (PMR) of FIRM panels within the county are completed, the FIRM Revision Dates in the table for each community affected by the PMR are updated with the date of the PMR, even if the PMR did not revise all the panels within that community.

Table 28: Community Map History

Community Name	Initial Identification Date (First NFIP Map Published)	Initial FHBM Effective Date	FHBM Revision Date(s)	Initial FIRM Effective Date	FIRM Revision Date(s)
City of Beaconsfield	N/A	N/A	N/A	N/A	N/A
City of Benton	N/A	N/A	N/A	N/A	N/A
City of Clearfield	N/A	N/A	N/A	N/A	N/A
City of Delphos	N/A	N/A	N/A	N/A	N/A
City of Diagonal	N/A	N/A	N/A	N/A	N/A
City of Ellston	N/A	N/A	N/A	N/A	N/A
City of Kellerton	N/A	N/A	N/A	N/A	N/A
City of Maloy	N/A	N/A	N/A	N/A	N/A
City of Mount Ayr	N/A	N/A	N/A	N/A	N/A
City of Redding	N/A	N/A	N/A	N/A	N/A
City of Shannon City	N/A	8/13/1976	N/A	5/1/2011	N/A
City of Tingley	N/A	N/A	N/A	N/A	N/A
Ringgold County	N/A	N/A	N/A	N/A	N/A

SECTION 7.0 – CONTRACTED STUDIES AND COMMUNITY COORDINATION

7.1 Contracted Studies

Table 29 provides a summary of the contracted studies, by flooding source, that are included in this FIS Report.

Table 29: Summary of Contracted Studies Included in this FIS Report

Flooding Source	FIS Report Dated	Contractor	Number	Work Completed Date	Affected Communities
All streams within Ringgold County		STARR/IDNR	HSFEHQ-09-D-0370/EMK-2011-CA-1108	08/2/2012	Ringgold County and Incorporated Areas

7.2 Community Meetings

The dates of the community meetings held for this FIS project and any previous FIS projects are shown in Table 30. These meetings may have previously been referred to by a variety of names (Community Coordination Officer (CCO), Scoping, Discovery, etc.), but all meetings represent opportunities for FEMA, community officials, study contractors, and other invited guests to discuss the planning for and results of the project.

Table 30: Community Meetings
[Not Applicable to this FIS Project]

SECTION 8.0 – ADDITIONAL INFORMATION

Information concerning the pertinent data used in the preparation of this FIS Report can be obtained by submitting an order with any required payment to the FEMA Engineering Library. For more information on this process, see <http://www.fema.gov>.

Table 31 is a list of the locations where FIRMs for Ringgold County can be viewed. Please note that the maps at these locations are for reference only and are not for distribution. Also, please note that only the maps for the community listed in the table are available at that particular repository. A user may need to visit another repository to view maps from an adjacent community.

Table 31: Map Repositories

Community	Address	City	State	Zip Code
City of Beaconsfield	1611 Adams Street	Ellston	IA	50074
City of Benton	109 West Madison	Mount Ayr	IA	50854
City of Clearfield	109 West Madison	Mount Ayr	IA	50854
City of Delphos	1658 South Street	Redding	IA	50860
City of Diagonal	601 West Eight Street	Diagonal	IA	50854
City of Ellston	109 West Madison	Mount Ayr	IA	50854
City of Kellerton	207 South Lincoln	Kellerton	IA	50133
City of Maloy	204 Carter Street	Maloy	IA	50836
City of Mount Ayr	109 West Madison	Mount Ayr	IA	50854
City of Redding	2859 TayGold Ave	Blockton	IA	50836
City of Shannon City	302 Union Street	Shannon City	IA	50861
City of Tingley	410 East Main Street	Tingley	IA	50863
Ringgold County	109 West Madison	Mount Ayr	IA	50854

The National Flood Hazard Layer (NFHL) dataset is a compilation of effective FIRM databases and LOMCs. Together they create a GIS data layer for a State or Territory. The NFHL is updated as studies become effective and extracts are made available to the public monthly. NFHL data can be viewed or ordered from the website shown in Table 32

Table 32 contains useful contact information regarding the FIS Report, the FIRM, and other relevant flood hazard and GIS data. In addition, information about the state NFIP Coordinator and GIS Coordinator is shown in this table. At the request of FEMA, each Governor has designated an agency of State or territorial government to coordinate that State's or territory's NFIP activities. These agencies often assist communities in developing and adopting necessary floodplain management measures. State GIS Coordinators are knowledgeable about the availability and location of state and local GIS data in their state.

Table 32: Additional Information

FEMA and the NFIP	
FEMA and FEMA Engineering Library website	http://www.fema.gov
NFIP website	http://www.fema.gov/business/nfip
NFHL Dataset	http://msc.fema.gov
FEMA Region VII	9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 Telephone: (816) 283-7002
Other Federal Agencies	
USGS website	http://www.usgs.gov

Table 32: Additional Information (continued)

Hydraulic Engineering Center website	http://www.hec.usace.army.mil
State Agencies and Organizations	
State NFIP Coordinator	State National Floodplain Insurance Program (NFIP) Coordinator Bill Cappuccio Iowa Dept. of Natural Resources Wallace State Office Bldg. 502 E. 9 th Street Des Moines, IA 50319 Phone: 515-281-8942 Fax 515-281-8895 bill.cappuccio@dnr.state.ia.us
Floodplain Mapping Coordinator	Floodplain Mapping Coordinator Scott Ralston Iowa Dept. of Natural Resources Wallace State Office Bldg. 502 E. 9 th Street Des Moines, IA 50319 Phone: 515-281-8121 scott.ralston@dnr.state.ia.us

SECTION 9.0 – BIBLIOGRAPHY AND REFERENCES

Table 33 includes sources used in the preparation of and cited in this FIS Report as well as additional studies that have been conducted in the study area.

Table 33: Bibliography and References

Citation in this FIS	Publisher/ Issuer	Publication Title, "Article," Volume, Number, etc.	Author/Editor	Place of Publication	Publication Date/ Date of Issuance	Link
	McGraw-Hill	<i>Open Channel Hydraulics</i>	Chow, V. T.	New York		
	United States Geological Survey	<i>Estimating Design-flood Discharges for Streams in Iowa using Drainage-basin and Channel-geometry Characteristics</i>	Eash, D.A.			
	United States Geological Survey	<i>Techniques for Estimating Flood Frequency Discharges for Streams in Iowa</i>	Eash, D.A.			
	U.S. Department of the Army, Corps of Engineers	<i>Hydrologic Engineering Center Statistical Software Package, HEC-SSP Version 2.0</i>	U.S. Department of the Army, Corps of Engineers			http://www.hec.usace.army.mil
	Iowa Geological and Water Survey, Iowa Department of Natural Resources	<i>LiDAR Datasets</i>	Iowa Geological and Water Survey, Iowa Department of Natural Resources			
	Iowa Department of Transportation	<i>LRFD Design Manual</i>	Iowa Department of Transportation			http://www.iowadot.gov/bridge/manuallrfd.htm
	Water Resources Publications	<i>Frequency and Risk Analyses In Hydrology</i>	Kite, G.W.	Fort Collins, Colorado		

Table 33: Bibliography and References (*continued*)

Citation in this FIS	Publisher/ Issuer	Publication Title, "Article," Volume, Number, etc.	Author/Editor	Place of Publication	Publication Date/ Date of Issuance	Link
	United States Geological Survey	<i>Method for Estimating the Magnitude and Frequency of Floods at Ungaged Sites on Unregulated Rural Streams in Iowa</i>	Lara, O.G.			
	United States Geological Survey	<i>Techniques for Estimating Peak-Flow Magnitude and Frequency Relations for South Dakota Streams</i>	Sando, S.K.			
	U.S. Department of the Army, Corps of Engineers	<i>HEC-RAS River Analysis System, Version 4.0.0</i>	U.S. Department of the Army, Corps of Engineers, Davis, California	Davis, California	March 2008	http://www.usace.army.mil
	United States Geological Survey	<i>National Land Cover Database (NLDC) - 2001</i>	United States Geological Survey			http://www.mrlc.gov/nlcd01_data.php