

**FLOOD HAZARD INFORMATION**

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
**THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)**

<b>SPECIAL FLOOD HAZARD AREAS</b>		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
<b>OTHER AREAS OF FLOOD HAZARD</b>		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee See Notes. Zone X
<b>OTHER AREAS</b>		Areas Determined to be Outside the 0.2% Annual Chance Floodplain Zone X
		Area of Undetermined Flood Hazard Zone D
<b>GENERAL STRUCTURES</b>		Channel, Culvert, or Storm Sewer
		Accredited or Provisionally Accredited Levee, Dike, or Floodwall
		Non-accredited Levee, Dike, or Floodwall
		Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
		Coastal Transect
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
		Base Flood Elevation (BFE)
<b>OTHER FEATURES</b>		Limit of Study
		Jurisdiction Boundary

**NOTES TO USERS**

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current map date for each FIRM panel, 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 Flood Map Service Center website at <http://msc.fema.gov>. Available products may include previously issued Letters of Map Change, Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website.

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 Flood Map Service Center at the number listed above.

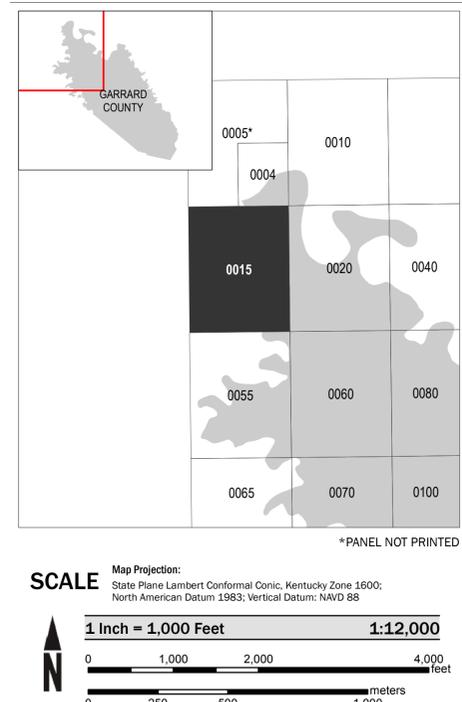
For community and countywide map dates refer to the Flood Insurance Study report for this jurisdiction.

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-635-6620.

Base map information shown on this FIRM was provided in digital format by the U.S. Geological Survey, National Geologic Survey, National Atlas, Kentucky Transportation Cabinet (KYTC), Kentucky Geospatial, U.S. Army Corps of Engineers, Federal Emergency Management Agency, and the National Agriculture Imagery Program (NAIP). Ortho imagery was provided by NAIP in 2012, and has a 1 meter ground resolution.

In cooperation with the Federal Emergency Management Agency (FEMA) and local communities in Kentucky, this Flood Insurance Rate Map was developed by the Kentucky Division of Water in a digital statewide format to assist communities in their efforts to minimize the loss of property and life through effectively managing development in flood-prone areas. The State of Kentucky has implemented a long term approach to floodplain management to reduce the impacts of flooding. This is demonstrated by the State's commitment to map floodplain areas at the local level. As part of this effort, the Kentucky Division of Water is working closely with FEMA as a Cooperating Technical Partner to produce and maintain this digital FIRM.

**PANEL LOCATOR**



**FEMA**  
 National Flood Insurance Program

**NATIONAL FLOOD INSURANCE PROGRAM  
 FLOOD INSURANCE RATE MAP**

**GARRARD COUNTY, KY**  
 and Incorporated Areas

PANEL 15 OF 275

Panel Contains:  
 COMMUNITY NUMBER PANEL SUFFIX  
 GARRARD COUNTY 210081 0015 D

**PRELIMINARY  
 2/26/2016**

VERSION NUMBER  
 2.3.3.2  
 MAP NUMBER  
 21079C0015D  
 MAP REVISED

State of Kentucky  
 Federal Emergency Management Agency