

FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 1



GARRARD COUNTY, KENTUCKY AND INCORPORATED AREAS

COMMUNITY NAME	COMMUNITY NUMBER
GARRARD COUNTY UNINCORPORATED AREAS	210081
LANCASTER, CITY OF	210082



FEMA

REVISED: PRELIMINARY

FLOOD INSURANCE STUDY NUMBER
21079CV000B

Version Number 2.3.3.2

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Volume 1
Exhibits

Flood Profiles
Kentucky River

Panel
01-03 P

Published Separately

Flood Insurance Rate Map (FIRM)

FLOOD INSURANCE STUDY REPORT GARRARD COUNTY, KENTUCKY

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 Garrard County, Kentucky.

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
Garrard County (Unincorporated Areas)	210081	05100205	21079C0004D, 21079C0010D, 21079C0015D, 21079C0020D, 21079C0040D, 21079C0045D, 21079C0055C, 21079C0060C, 21079C0065C, 21079C0070C, 21079C0080D, 21079C0085D, 21079C0100C, 21079C0125C, 21079C0135C, 21079C0155C, 21079C0175C, 21079C0200C, 21079C0225C, 21079C0250C, 21079C0255C	
City of Lancaster	210082	05100205	21079C0100C, 21079C0155C	

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.

The initial Countywide FIS Report for Garrard County became effective on April 18, 2011. 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
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.

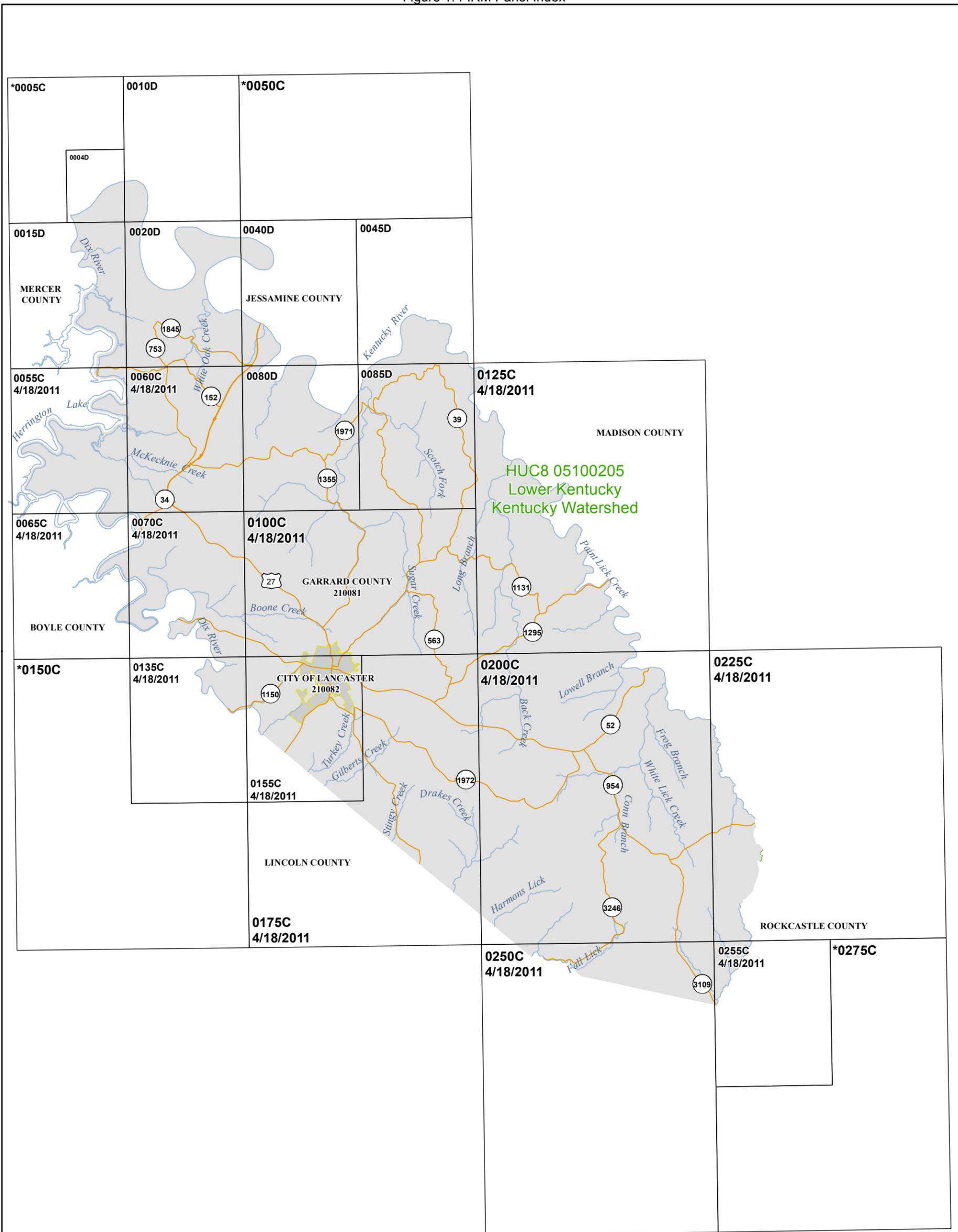
The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Visit the FEMA Web site at <http://www.fema.gov> or contact your appropriate FEMA Regional Office for more information about this program.

- 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.”

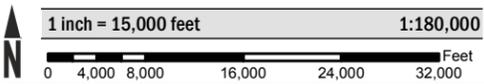
Since the status of levees is subject to change at any time, the user should contact the appropriate agency for the latest information regarding levees presented in Table 9 of this FIS Report. For levees owned or operated by the U.S. Army Corps of Engineers (USACE), information may be obtained from the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



ATTENTION: The corporate limits shown on this FIRM Index are based on the best information available at the time of publication. As such, they may be more current than those shown on FIRM panels issued before 2/26/2016.

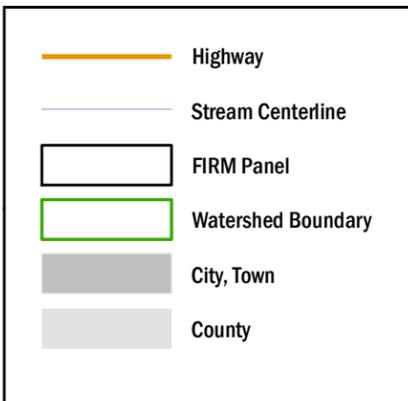


Map Projection:
State Plane Lambert Conformal Conic,
Kentucky Zone 1600; North American Datum 1983

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 FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION



NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP INDEX

GARRARD COUNTY, KENTUCKY and Incorporated Areas

PANELS PRINTED:

0004, 0010, 0015, 0020, 0040, 0045, 0055, 0060, 0065, 0070, 0080, 0085, 0100, 0125, 0135, 0155, 0175, 0200, 0225, 0250, 0255



FEMA

MAP NUMBER
21079CIND0B

MAP REVISED
PRELIMINARY



*PANEL NOT PRINTED - AREA OUTSIDE COUNTY BOUNDARY

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.

PRELIMINARY FIS REPORT: FEMA maintains information about map features, such as street locations and names, in or near designated flood hazard areas. Requests to revise information in or near designated flood hazard areas may be provided to FEMA during the community review period, at the final Consultation Coordination Officer's meeting, or during the statutory 90-day appeal period. Approved requests for changes will be shown on the final printed FIRM.

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.

Coastal Base Flood Elevations are not applicable to this FIS project.

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.

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 Kentucky State Plane Single Zone. 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 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:

*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 U.S. Geological Survey, National Geodetic Survey, National Atlas, Kentucky Transportation Cabinet (KYTC), Kentucky GeoNet, 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, has a 1 meter ground resolution. 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 Garrard County, Kentucky, 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.

SPECIAL NOTES FOR SPECIFIC FIRM PANELS

This Notes to Users section was created specifically for Garrard County, Kentucky, effective **88/88/8888**.

COASTAL BARRIER RESOURCES (CBRS) NOTE: This section is not applicable to this FIS project.

LIMIT OF MODERATE WAVE ACTION: This section is not applicable to this FIS project.

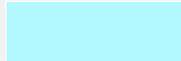
ACCREDITED LEVEE NOTES TO USERS: This section is not applicable to this FIS project.

PROVISIONALLY ACCREDITED LEVEE NOTES TO USERS: This section is not applicable to this FIS project.

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.

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.



Area with Reduced Flood Risk due to Levee: Areas where an accredited levee, dike, or other flood control structure has reduced the flood risk from the 1% annual chance flood. See Notes to Users for important information.

OTHER AREAS

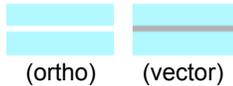


Zone D (Areas of Undetermined Flood Hazard): The flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible



Unshaded Zone X: Areas determined to be outside the 0.2% annual chance flood hazard

FLOOD HAZARD AND OTHER BOUNDARY LINES



Flood Zone Boundary (white line on ortho-photography-based mapping; gray line on vector-based mapping)



Limit of Study

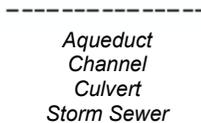


Jurisdiction Boundary

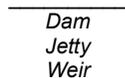


Limit of Moderate Wave Action (LiMWA): Indicates the inland limit of the area affected by waves greater than 1.5 feet

GENERAL STRUCTURES



Channel, Culvert, Aqueduct, or Storm Sewer



Dam, Jetty, Weir



Levee, Dike, or Floodwall accredited or provisionally accredited to reduce the flood risk from the 1% annual chance flood.



Levee, Dike or Floodwall not accredited to reduce the flood risk from the 1% annual chance flood.



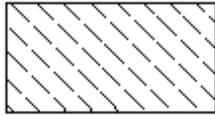
Bridge

COASTAL BARRIER RESOURCES SYSTEM (CBRS) AND OTHERWISE PROTECTED AREAS (OPA): *CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas. See Notes to Users for important information.*



CBRS AREA
09/30/2009

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.



OTHERWISE PROTECTED AREA
09/30/2009

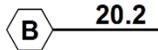
Otherwise Protected Area

REFERENCE MARKERS

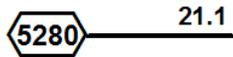


River mile Markers

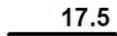
CROSS SECTION & TRANSECT INFORMATION



Lettered Cross Section with Regulatory Water Surface Elevation (BFE)



Numbered Cross Section with Regulatory Water Surface Elevation (BFE)



Unlettered Cross Section with Regulatory Water Surface Elevation (BFE)



Coastal Transect



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.



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.



Base Flood Elevation Line (shown for flooding sources for which no cross sections or profile are available)

ZONE AE
(EL 16)

Static Base Flood Elevation value (shown under zone label)

ZONE AO
(DEPTH 2)

Zone designation with Depth

ZONE AO
(DEPTH 2)
(VEL 15 FPS)

Zone designation with Depth and Velocity

BASE MAP FEATURES

Missouri Creek

River, Stream or Other Hydrographic Feature



Interstate Highway



U.S. Highway



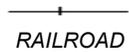
State Highway



County Highway

MAPLE LANE

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 Garrard 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 Garrard County, KY, 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.

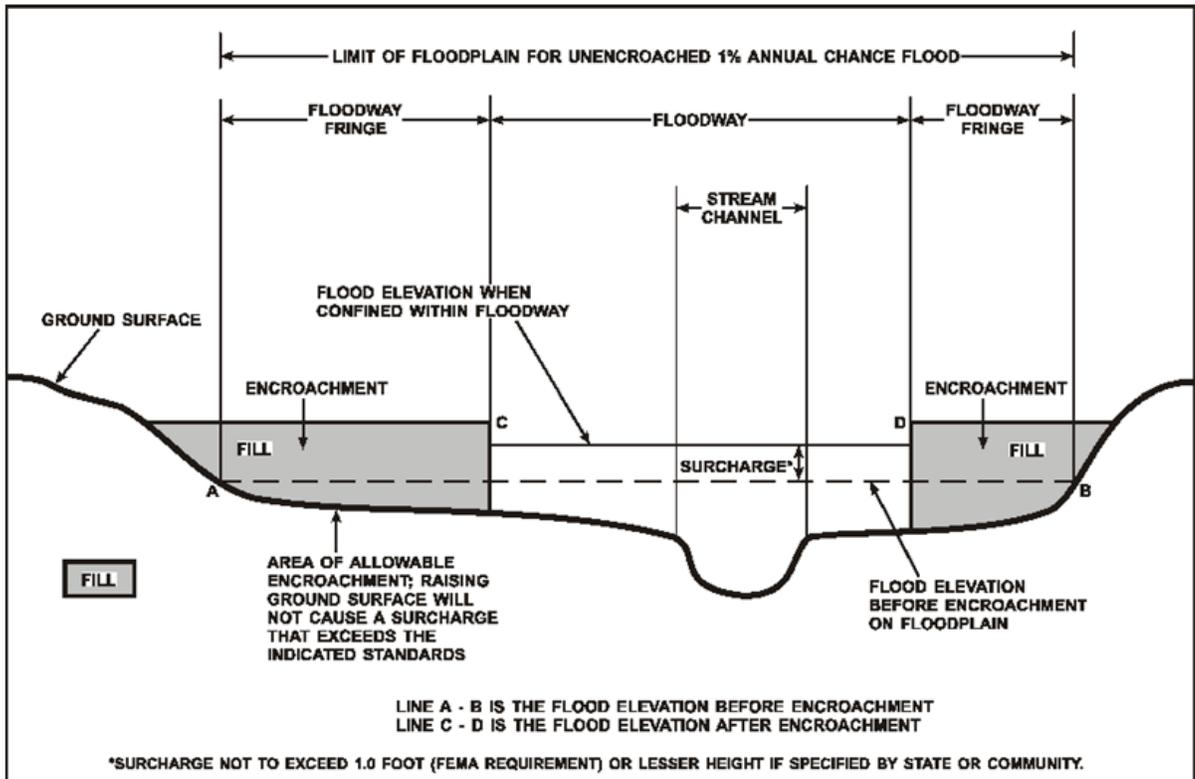
2.2 Floodways

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 Kentucky require communities in Garrard County to limit increases caused by encroachment to 1.0 foot 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



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."

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
Back Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Paint Lick Creek	0.85 miles upstream from intersection with Richmond Road	05100205	11.35		N	A	7/2009
Boone Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	0.27 miles upstream from intersection with Lexington Road	05100205	5.21		N	A	7/2009
Boone Creek Tributary 3	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Boone Creek	0.94 miles upstream of intersection with Boones Creek Road	05100205	1.46		N	A	7/2009
Boone Creek Tributary 5	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Boone Creek	1.05 miles upstream of confluence with Boone Creek	05100205	1.05		N	A	7/2009
Broadus Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Paint Lick Creek	1.02 miles upstream of intersection with Broadus Branch Rd	05100205	2.06		N	A	7/2009
Caney Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Back Creek	1.80 miles upstream of confluence with Back Creek	05100205	1.80		N	A	7/2009
Canoe Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Kentucky River	2.15 miles upstream of confluence with Kentucky River	05100205	2.15		N	A	7/2009

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
Conn Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with White Lick Creek	0.60 miles upstream of intersection with Cartersville Road	05100205	3.16		N	A	7/2009
Conn Branch Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Conn Branch	1.18 miles upstream of confluence with Conn Branch	05100205	1.18		N	A	7/2009
Copper Creek	Garrard County (Unincorporated Areas), City of Lancaster	Southeast county boundary	3.85 miles upstream of Southeast county boundary	05100205	3.85		N	A	7/2009
Crane Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Copper Creek	1.41 miles upstream of intersection with Ford Lane	05100205	2.38		N	A	7/2009
Davis Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Kentucky River	0.93 miles upstream of confluence with Kentucky River	05100205	0.93		N	A	6/24/2014
Dix River	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Herrington Lake	0.85 miles upstream of confluence of Dix River Tributary 40	05100205	14.84		N	A	7/2009
Dix River Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	0.69 miles upstream of intersection with Forks Church Road	05100205	2.46		N	A	7/2009
Dix River Tributary 40	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	0.06 miles upstream of intersection with Old Danville Road	05100205	1.98		N	A	7/2009

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
Dix River Tributary 43	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	0.37 miles upstream of confluence with Dix River	05100205	0.37		N	A	7/2009
Dix River Tributary 44	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	0.47 miles upstream of confluence with Dix River	05100205	0.47		N	A	7/2009
Dix River Tributary 82	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	0.02 miles upstream of intersection with Bowmans Bottom Road	05100205	1.43		N	A	7/2009
Drakes Creek	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	1.66 miles upstream Fall Lick Road	05100205	3.54		N	A	7/2009
Drakes Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Drakes Creek	0.93 miles upstream of intersection with Fall Lick Road	05100205	1.00		N	A	7/2009
Drakes Creek Tributary 2	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Drakes Creek	0.64 miles upstream of intersection with Fall Lick Road	05100205	0.65		N	A	7/2009
East Fork Drakes Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Drakes Creek	0.95 miles upstream of intersection with Castle Way	05100205	2.12		N	A	7/2009

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
East Fork Drakes Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with East Fork Drakes Creek	0.27 miles upstream of confluence with East Fork Drakes Creek	05100205	0.27		N	A	7/2009
East Fork Sugar Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Sugar Creek	0.33 miles upstream of intersection with Sugar Creek Road	05100205	2.06		N	A	7/2009
Fall Lick	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	0.05 miles upstream of Hamilton Valley Road	05100205	4.23		N	A	7/2009
Fall Lick Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Fall Lick	0.21 miles upstream of Narrow Gap Road	05100205	0.77		N	A	7/2009
Frog Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with White Lick Creek	1.07 miles upstream of intersection with Frog Branch Road	05100205	2.49		N	A	7/2009
Gilberts Creek	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	0.40 miles upstream of intersection with Fall Lick Road	05100205	3.42		N	A	7/2009
Gilberts Creek Tributary 2	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Gilberts Creek	0.40 miles upstream of Gilberts Creek Road	05100205	0.43		N	A	7/2009
Harmons Lick	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	2.68 miles upstream of county boundary	05100205	2.68		N	A	7/2009

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
Henderson Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Lowell Branch	1.45 miles upstream of confluence with Lowell Branch	05100205	1.45		N	A	7/2009
Herrington Lake	Garrard County (Unincorporated Areas), City of Lancaster	Dix River Dam	1.27 miles upstream of Dix River Dam	05100205	1.27		N	A	7/2009
Indian Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Fall Lick	1.13 miles upstream of intersection with Dripping Springs Road	05100205	2.05		N	A	7/2009
Kentucky River	Garrard County (Unincorporated Areas), City of Lancaster	Northwestern County Boundary	Northeastern County Boundary	05100205	27.85		Y	AE	7/2009
Kentucky River Tributary 40	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Kentucky River	0.88 miles upstream of intersection with Lexington Road	05100205	1.45		N	A	7/2009
Long Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Back Creek	2.57 miles upstream of intersection with Bethel Road	05100205	4.55		N	A	7/2009
Long Branch Tributary 2	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Long Branch	0.22 miles upstream of confluence with Long Branch	05100205	0.22		N	A	7/2009
Lowell Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Paint Lick Creek	1.89 miles upstream of intersection with Noe Road	05100205	2.66		N	A	7/2009

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
Lowell Branch Tributary 2	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Lowell Branch	0.04 miles upstream of intersection with Gillespie Pike	05100205	0.29		N	A	7/2009
Mason Fork	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Paint Lick Creek	0.31 miles upstream of intersection with Cartersville Road	05100205	1.20		N	A	7/2009
McKecknie Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Herrington Lake	0.52 upstream of intersection with Lexington Road	05100205	3.50		N	A	7/2009
McKecknie Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Mckecknie Creek	1.44 miles upstream of intersection with Sutton Lane	05100205	1.62		N	A	7/2009
Middle Fork Sugar Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with West Fork Sugar Creek	1.87 miles upstream of intersection with Three Forks S	05100205	2.09		N	A	7/2009
Middle Fork Sugar Creek Tributary 2	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Middle Fork Sugar Creek	0.91 miles upstream of confluence with Middle Fork Sugar Creek	05100205	0.91		N	A	7/2009
Montgomery Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Scotch Fork	0.94 miles upstream of confluence with Scotch Fork	05100205	0.94		N	A	7/2009

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
North Fork Copper Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Copper Creek	0.18 miles upstream of intersection with Copper Creek Road	05100205	3.05		N	A	7/2009
Paint Lick Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Kentucky River	County boundary (0.90 miles upstream of confluence with Mason Fork)	05100205	30.49		N	A	7/2009
Paint Lick Creek Tributary 12	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Paint Lick Creek	County boundary	05100205	0.0045		N	A	7/2009
Rocky Fork	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Herrington Lake	1.00 miles upstream of confluence with Herrington Lake	05100205	1.00		N	A	7/2009
Scotch Fork	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Sugar Creek	0.37 miles upstream of intersection with Dave Hyatt Road	05100205	4.97		N	A	7/2009
Scotch Fork Tributary 2	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Scotch Fork	0.65 miles upstream of intersection with Scotts Fork Road	05100205	0.65		N	A	7/2009
Stingy Creek	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	1.17 miles upstream of intersection with Crab Orchard Road	05100205	1.94		N	A	7/2009

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
Sugar Creek	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	1.23 miles upstream of intersection with Ward Henry Road	05100205	11.77		N	A	7/2009
Sugar Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Sugar Creek	0.03 miles upstream of intersection with Curtis Lane	05100205	1.35		N	A	7/2009
Sugar Creek Tributary 21	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Sugar Creek	0.12 miles upstream of intersection with Jack Black Road	05100205	0.16		N	A	7/2009
Tanyard Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Herrington Lake	0.27 miles upstream of intersection with Tanyard Branch Road	05100205	1.13		N	A	7/2009
Turkey Creek	Garrard County (Unincorporated Areas), City of Lancaster	County boundary	0.25 miles upstream of intersection with Industry Road	05100205	3.02		N	A	7/2009
Turkey Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Turkey Creek	0.37 miles upstream of intersection with Crab Orchard Road	05100205	0.39		N	A	7/2009
Turkey Creek Tributary 3	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Turkey Creek	0.38 miles upstream of intersection with Railroad	05100205	0.52		N	A	7/2009

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
Walker Branch	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Conn Branch	0.34 miles upstream of intersection with Walker Pike	05100205	1.92		N	A	7/2009
Walker Branch Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Walker Branch	0.12 miles upstream of intersection with Lee Johnson Road	05100205	0.86		N	A	7/2009
Walker Branch Tributary 4	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Walker Branch	0.36 miles upstream of confluence with Walker Branch	05100205	0.36		N	A	7/2009
West Fork Back Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Back Creek	0.61 miles upstream of intersection with Gooch Pike	05100205	2.73		N	A	7/2009
West Fork Sugar Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Sugar Creek	3.38 miles upstream of intersection with Sugar Creek Road	05100205	3.41		N	A	7/2009
West Fork Sugar Creek Tributary 3	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with West Fork Sugar Creek	0.30 miles upstream of confluence with West Fork Sugar Creek	05100205	0.30		N	A	7/2009
White Lick Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Paint Lick Creek	0.63 miles upstream of intersection with Cartersville Road	05100205	6.95		N	A	7/2009
White Lick Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with White Lick Creek	1.17 miles upstream of confluence with White Lick Creek	05100205	1.17		N	A	7/2009

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
White Oak Creek	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Kentucky River	0.05 miles upstream of intersection with Kennedy Bridge Road	05100205	3.94		N	A	7/2009
White Oak Creek I	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with Dix River	1.80 miles upstream of confluence with Dix River	05100205	1.80		N	A	7/2009
White Oak Creek Tributary 1	Garrard County (Unincorporated Areas), City of Lancaster	Confluence with White Oak Creek	0.83 miles upstream of confluence with White Oak Creek	05100205	0.83		N	A	7/2009

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. This section is not applicable to this Flood Risk Project.

Regulations for Kentucky require communities in Garrard County to limit increases caused by encroachment to 1 foot and several communities have adopted additional restrictions for non-encroachment areas.

Non-encroachment determinations may be delineated where it is not possible to delineate floodways because specific channel profiles with bridge and culvert geometry were not developed. Any non-encroachment determinations for this FIS project have been tabulated for selected cross sections and are shown in Table 25, "Flood Hazard and Non-Encroachment Data for Selected Streams."

2.5 Coastal Flood Hazard Areas

This section is not applicable to this FIS project.

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]

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 Garrard County.

Table 3: Flood Zone Designations by Community

Community	Flood Zone(s)
Garrard County (Unincorporated Areas)	A, AE, X
City of Lancaster	A, AE, 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 Resources 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)
Lower Kentucky River	05100205	Kentucky River	Begins at confluence with Ohio River and extends southeast, affecting the entirety of Garrard County.	3,240

4.2 Principal Flood Problems

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

Table 6: Principal Flood Problems

Flooding Source	Description of Flood Problems
*	*

* There is no information on record regarding flooding problems within the county.

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

Table 7: Historic Flooding Elevations

Flooding Source	Location	Historic Peak (Feet NAVD88)	Event Date	Approximate Recurrence Interval (years)*	Source of Data
Kentucky River	Lock and Dam No. 1 through Lock and Dam No. 4	*	1997	*	USACE

* High water mark data on the lower reaches of Kentucky River were used in calibrating the steady state HEC-RAS model in 2009; some specific information is not available.

4.3 Non-Levee Flood Protection Measures

Table 8 contains information about non-levee flood protection measures within Garrard 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

Flooding Source	Structure Name	Type of Measure	Location	Description of Measure
Herrington Lake	Dix Dam	Dam	3.1 miles upstream from confluence with Kentucky River	Some benefits may accrue to areas of Garrard County during small-scale storms; this facility does not provide protection from major storms such as the 1-percent-annual-chance flood.

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 10-, 25-, 50-, 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 10-, 25-, 50-, 100-, and 500-year floods, have a 10-, 4-, 2-, 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. Stream gage information is provided in Table 12.

Table 10: Summary of Discharges

Flooding Source	Location	Drainage Area (Square Miles)	Peak Discharge (cfs)				
			10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Kentucky River	At River Mile Station 158.39	N/A*	88,600	**	107,000	113,300	126,000
Kentucky River	At River Mile Station 118.63	N/A*	93,200	**	115,100	124,400	145,200

*Drainage Area not available

** Not calculated for this FIS project

Figure 7: Frequency Discharge-Drainage Area Curves

[Not Applicable to this FIS Project]

Table 11: Summary of Non-Coastal Stillwater Elevations

Flooding Source	Location	Elevations (feet NAVD88)				
		10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Herrington Lake	Garrard County, Unincorporated Areas	*	*	*	759.5	*

*Not calculated for this Flood Risk Project

Table 12: Stream Gage Information used to Determine Discharges

Flooding Source	Gage Identifier	Agency that Maintains Gage	Site Name	Drainage Area (Square Miles)	Period of Record	
					From	To
Kentucky River	*	USGS	*	*	*	*

* USGS gages on the upper reaches of Kentucky River were used in calibrating the steady state HEC-RAS model in 2009; some specific information is not available.

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					
Back Creek	Confluence with Paint Lick Creek	0.85 miles upstream from intersection with Richmond Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Boone Creek	Confluence with Dix River	0.27 miles upstream from intersection with Lexington Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Boone Creek Tributary 3	Confluence with Boone Creek	0.94 miles upstream of intersection with Boone Creek Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Boone Creek Tributary 5	Confluence with Boone Creek	1.05 miles upstream of confluence with Boone Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Broadus Branch	Confluence with Paint Lick Creek	1.02 miles upstream of intersection with Broadus Branch	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Caney Branch	Confluence with Back Creek	1.80 miles upstream of confluence with Back Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Canoe Creek	Confluence with Kentucky River	2.15 miles upstream of confluence with Kentucky River	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Conn Branch	Confluence with White Lick Creek	0.60 miles upstream of intersection with Cartersville Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Conn Branch Tributary 1	Confluence with Conn Branch	1.18 miles upstream of confluence with Conn Branch	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Copper Creek	Southeast county boundary	3.85 miles upstream of Southeast county boundary	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
Crane Branch	Confluence with Copper Creek	1.41 miles upstream of intersection with Ford Lane	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Davis Creek	Confluence with Kentucky River	0.93 miles upstream of confluence with Kentucky River	Regression Equations	HEC-RAS v. 4.1.0	6/24/2014	A	None
Dix River	Confluence with Herrington Lake	1.64 miles upstream of intersection with Old Danville Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Dix River Tributary 1	Confluence with Dix River	0.69 miles upstream of intersection Forks Church Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Dix River Tributary 40	Confluence with Dix River	0.06 miles upstream of intersection with Old Danville Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Dix River Tributary 43	Confluence with Dix River	0.37 miles upstream of confluence with Dix River	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Dix River Tributary 44	Confluence with Dix River	0.47 miles upstream of confluence with Dix River	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Dix River Tributary 82	Confluence with Dix River	0.02 miles upstream of intersection with Bowmans Bottom Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Drakes Creek	County boundary	1.66 miles upstream Fall Lick Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Drakes Creek Tributary 1	Confluence with Drakes Creek	0.93 miles upstream of intersection with Fall Lick Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
Drakes Creek Tributary 2	Confluence with Drakes Creek	0.64 miles upstream of intersection with Fall Lick Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
East Fork Drakes Creek	Confluence with Drakes Creek	0.95 miles upstream of intersection with Castle Way	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
East Fork Drakes Creek Tributary 1	Confluence with East Fork Drakes Creek	0.27 miles upstream of confluence with East Fork Drakes Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
East Fork Sugar Creek	Confluence with Sugar Creek	0.33 miles upstream of intersection with Sugar Creek Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Fall Lick	County boundary	0.05 miles upstream of Hamilton Valley Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Fall Lick Tributary 1	Confluence with Fall Lick	0.21 Narrow Gap Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Frog Branch	Confluence with White Lick Creek	1.07 miles upstream of intersection with Frog Branch Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Gilberts Creek	County boundary	0.40 miles upstream of intersection with Fall Lick Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Gilberts Creek Tributary 2	Confluence with Gilberts Creek	0.40 miles upstream of Gilberts Creek Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Harmons Lick	County boundary	2.68 miles upstream of intersection with county boundary	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
Henderson Branch	Confluence with Lowell Branch	1.45 miles upstream of confluence with Lowell Branch	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Herrington Lake	Dix River Dam	1.27 miles upstream of Dix River Dam	N/A	N/A	7/2009	AE	Major flood stage elevation was obtained from the NOAA and mapped as Zone AE with a static elevation. (NWS)
Indian Branch	Confluence with Fall Lick	1.13 miles upstream of intersection with Dripping Springs Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Kentucky River	Northwestern County Boundary	Northeastern County Boundary	Other*	HEC-RAS v. 3.1.2	7/2009	AE	*Peak discharge-frequency relationships
Kentucky River Tributary 40	Confluence with Kentucky River	0.88 miles upstream of intersection with Lexington Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Long Branch	Confluence with Back Creek	2.57 miles upstream of intersection with Bethel Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Long Branch Tributary 2	Confluence with Long Branch	0.22 miles upstream of confluence with Long Branch	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Lowell Branch	Confluence with Paint Lick Creek	1.89 miles upstream of intersection with Noe Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
Lowell Branch Tributary 2	Confluence with Lowell Branch	0.04 miles upstream of intersection with Gillespie Pike	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Mason Fork	Confluence with Paint Lick Creek	0.31 miles upstream of intersection with Cartersville Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Mckecknie Creek	Confluence with Herrington Lake	0.52 upstream of intersection with Lexington Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Mckecknie Creek Tributary 1	Confluence with Mckecknie Creek	1.44 miles upstream of intersection with Sutton Lane	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Middle Fork Sugar Creek	Confluence with West Fork Sugar Creek	1.87 miles upstream of intersection with Three Forks	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Middle Fork Sugar Creek Tributary 2	Confluence with Middle Fork Sugar Creek	0.91 miles upstream of confluence with Middle Fork Sugar Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Montgomery Branch	Confluence with Scotch Fork	0.94 miles upstream of confluence with Scotch Fork	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
North Fork Copper Creek	Confluence with Copper Creek	0.18 miles upstream of intersection with Copper Creek Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Paint Lick Creek	Confluence with Kentucky River	County boundary (0.90 miles upstream of confluence with Mason Fork)	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Paint Lick Creek Tributary 12	Confluence with Paint Lick Creek	County boundary	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
Rocky Fork	Confluence with Herrington Lake	1.00 miles upstream of confluence with Herrington Lake	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Scotch Fork	Confluence with Sugar Creek	0.37 miles upstream of intersection with Dave Hyatt Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Scotch Fork Tributary 2	Confluence with Scotch Fork	0.65 miles upstream of intersection with Scotts Fork Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Stingy Creek	County boundary	1.17 miles upstream of intersection with Crab Orchard Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Sugar Creek	County boundary	1.23 miles upstream of intersection with Ward Henry Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Sugar Creek Tributary 1	Confluence with Sugar Creek	.025 miles upstream of intersection with Curtis Lane	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Sugar Creek Tributary 21	Confluence with Sugar Creek	0.12 miles upstream of intersection with Jack Black Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Tanyard Branch	Confluence with Herrington Lane	0.27 miles upstream of intersection with Tanyard Branch Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Turkey Creek	County boundary	0.25 miles upstream of intersection with Industry Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Turkey Creek Tributary 1	Confluence with Turkey Creek	0.37 miles upstream of intersection with Crab Orchard Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
Turkey Creek Tributary 3	Confluence with Turkey Creek	0.38 miles upstream of intersection with Railroad	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Walker Branch	Confluence with Conn Branch	0.34 miles upstream of intersection with Walker Pike	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Walker Branch Tributary 1	Confluence with Walker Branch	0.12 miles upstream of intersection with Lee Johnson Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
Walker Branch Tributary 4	Confluence with Walker Branch	0.36 miles upstream of confluence with Walker Branch	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
West Fork Back Creek	Confluence with Back Creek	0.61 miles upstream of intersection with Gooch Pike	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
West Fork Sugar Creek	Confluence with Sugar Creek	3.38 miles upstream of intersection with Sugar Creek Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
West Fork Sugar Creek Tributary 3	Confluence with West Fork Sugar Creek	0.30 miles upstream of confluence with West Fork Sugar Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
White Lick Creek	Confluence with Paint Lick Creek	0.63 miles upstream of intersection with Cartersville Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
White Lick Creek Tributary 1	Confluence with White Lick Creek	1.17 miles upstream of confluence with White Lick Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
White Oak Creek	Confluence with Kentucky River	0.05 miles upstream of intersection with Kennedy Bridge Road	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

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					
White Oak Creek I	Confluence with Dix River	1.80 miles upstream of confluence with Dix River	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None
White Oak Creek Tributary 1	Confluence with White Oak Creek	0.83 miles upstream of confluence with White Oak Creek	Regression Equations	HEC-RAS v. 3.1.2	7/2009	A	None

Table 14: Roughness Coefficients

Flooding Source	Channel “n”	Overbank “n”
Kentucky River	0.038	0.08-0.12

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 to this FIS Project]

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 calculated for the previous Garrard County FIS for the entire county was -0.5 feet.

Table 20: Countywide Vertical Datum Conversion

[Not Applicable to this FIS Project]

Table 21: Stream-Based 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 Flood Risk Analysis and Mapping*, <http://www.fema.gov/guidelines-and-standards-flood-risk-analysis-and-mapping>.

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
Digital Orthophoto	NAIP	2012	2 feet	Color orthoimagery was provided for the county
Political boundaries	KY Geonet	2012	N/A	Municipal and county boundaries
Transportation Features	KY Geonet	2012	N/A	Roads and railroads
Surface Water Features	KY Geonet	2012	N/A	Modeling streams were derived from NHD stream centerlines digitized to the NAIP 2012 Imagery and supplemented by source LiDAR

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
Garrard County	Kentucky River and Davis Creek	LiDAR	1 meter GSD	2 ft.	KYGeonet
Garrard County	All within Garrard other than the Kentucky River and Davis Creek	Digital Elevation Models	10 meter	N/A	USGS (USGS 2004)

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

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION (FEET)			
CROSS SECTION	DISTANCE ¹	WIDTH ² (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (NAVD)	WITHOUT FLOODWAY (NAVD)	WITH FLOODWAY (NAVD)	INCREASE
Kentucky River								
A	119.02	312/151	17,692	6.4	552.6	552.6	553.4	0.8
B	119.90	425/298	21,042	5.4	553.4	553.4	554.3	0.9
C	120.58	400/240	19,530	5.8	553.9	553.9	554.7	0.8
D	121.06	348/217	18,251	6.2	554.1	554.1	555.0	0.9
E	121.78	377/226	20,884	5.4	554.9	554.9	555.7	0.8
F	122.73	336/145	19,963	5.7	555.4	555.4	556.3	0.9
G	123.67	412/186	21,090	5.4	555.9	555.9	556.7	0.8
H	124.62	329/134	19,404	5.8	556.4	556.4	557.3	0.9
I	125.21	345/146	19,960	5.7	556.8	556.8	557.7	0.9
J	125.79	405/140	21,394	5.3	557.2	557.2	558.1	0.9
K	126.72	412/261	21,570	5.2	558.1	558.1	558.9	0.8
L	127.33	444/279	22,148	5.1	558.8	558.8	559.6	0.8
M	128.11	442/169	22,019	5.1	559.2	559.2	560.0	0.8
N	128.65	359/184	20,437	5.5	559.5	559.5	560.3	0.8
O	129.34	378/241	20,875	5.4	559.9	559.9	560.7	0.8
P	130.00	365/228	19,396	5.8	560.3	560.3	561.1	0.8
Q	130.47	318/182	17,878	6.3	560.6	560.6	561.4	0.8
R	131.27	363/230	19,373	5.8	561.2	561.2	562.0	0.8
S	132.00	434/179	22,452	5.0	561.8	561.8	562.6	0.8
T	132.53	406/188	21,523	5.3	562.1	562.1	562.9	0.8
U	133.18	351/148	19,811	5.7	562.5	562.5	563.3	0.8
V	133.76	480/322	25,155	4.5	562.9	562.9	563.7	0.8

¹Stream distance in miles above confluence with Ohio River

²Width/Width within county

TABLE 24

FEDERAL EMERGENCY MANAGEMENT AGENCY
GARRARD COUNTY, KY
 AND INCORPORATED AREAS

FLOODWAY DATA

KENTUCKY RIVER

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION (FEET)			
CROSS SECTION	DISTANCE ¹	WIDTH ² (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (NAVD)	WITHOUT FLOODWAY (NAVD)	WITH FLOODWAY (NAVD)	INCREASE
Kentucky River (continued)								
W	134.73	438/242	22,952	4.9	563.5	563.5	564.3	0.8
X	135.68	342/201	16,861	6.7	564.1	564.1	564.8	0.7
Y	136.33	448/175	22,961	4.9	565.8	565.8	565.9	0.1
Z	137.30	465/226	22,762	5.0	566.4	566.4	566.5	0.1
AA	137.89	539/322	25,755	4.4	566.9	566.9	567.0	0.1
AB	138.84	421/318	22,448	5.0	567.4	567.4	567.5	0.1
AC	139.50	588/442	28,478	4.0	567.9	567.9	568.0	0.1
AD	140.38	420/158	21,002	5.4	568.1	568.1	568.2	0.1
AE	141.15	365/149	19,537	5.8	568.9	568.9	569.2	0.3
AF	142.12	503/286	22,670	5.0	569.6	569.6	569.9	0.3
AG	142.83	661/517	24,289	4.7	570.1	570.1	570.4	0.3
AH	143.34	410/291	19,048	5.9	570.4	570.4	570.7	0.3
AI	143.95	522/388	22,127	5.1	571.1	571.1	571.4	0.3
AJ	144.47	579/170	24,951	4.5	571.5	571.5	571.7	0.2
AK	145.20	480/299	20,629	5.5	571.8	571.8	572.2	0.4
AL	146.14	867/737	27,088	4.2	572.7	572.7	573.0	0.3
AM	146.42	1139/614	36,443	3.1	573.2	573.2	573.5	0.3

¹Stream distance in miles above confluence with Ohio River

²Width/Width within county

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 www.fema.gov/floodplain-management/letter-map-amendment-loma 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 www.fema.gov/online-tutorials.

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 www.fema.gov/floodplain-management/letter-map-amendment-loba 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 www.fema.gov/online-tutorials.

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 Garrard County FIRM are listed in Table 27.

Table 27: Incorporated Letters of Map Change

Case Number	Effective Date	Flooding Source	FIRM Panel(s)
N/A	N/A	N/A	N/A

* There are no incorporated LOMCs in Garrard County

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 Garrard County. Previously, separate FIRMs, Flood Hazard Boundary Maps (FHBM) and/or Flood Boundary and Floodway Maps (FBFM) 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.

The initial effective date for the Garrard County FIRMs in countywide format was 04/18/2011.

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)
Garrard County (Unincorporated Areas)	10/18/1974	10/18/1974	06/03/1977	09/01/1989	04/18/2011
City of Lancaster	7/19/1974	7/19/1974	07/16/1976	12/14/1979	04/18/2011

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
Kentucky River, Herrington Lake, and Approximate Studies	April 18, 2011	AMEC Earth & Environmental, Inc	EMA-2007-CA-5772	July 2009	Garrard County Unincorporated Areas and City of Lancaster
Davis Creek	TBD	AECOM	EMA-2012-CA-5465	November 2014	Garrard County Unincorporated 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

Community	FIS Report Dated	Date of Meeting	Meeting Type	Attended By
Garrard County (Unincorporated Areas)		9/12/2012	Discovery	Representatives of FEMA, KDOW, U.S. Army Corps of Engineers (Huntington District), the study contractor, and local community officials
		11/3/2015, 11/4/2015	Flood Risk Review Meeting	Representatives of FEMA, KDOW, USGS, AECOM, Stantec, Bluegrass ADD, and local community officials
			Resilience	TBD
			CCO Open House	TBD
City of Lancaster		9/12/2012	Discovery	Representatives of FEMA, KDOW, U.S. Army Corps of Engineers (Huntington District), the study contractor, and local community officials
		11/3/2015, 11/4/2015	Flood Risk Review Meeting	Representatives of FEMA, KDOW, USGS, AECOM, Stantec, Bluegrass ADD, and local community officials
			Resilience	TBD
			CCO Open House	TBD

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 Garrard 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
Garrard County (Unincorporated Areas)	Garrard County Courthouse 15 Public Square	Lancaster	KY	40444
City of Lancaster	Lancaster City Hall 308 West Maple Ave	Lancaster	KY	40444

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/national-flood-insurance-program
NFHL Dataset	http://msc.fema.gov
FEMA Region IV	Federal Regional Office, 3003 Chamblee Tucker Rd, Atlanta, GA 30341 (770) 220-5200
Other Federal Agencies	
USGS website	http://www.usgs.gov

Table 32: Additional Information

Hydraulic Engineering Center website	http://www.hec.usace.army.mil
State Agencies and Organizations	
State NFIP Coordinator	Alex J. VanPelt Environmental Scientist IV Floodplain Management Branch Kentucky Division of Water 200 Fair Oaks Lane Frankfort, KY 40601 (502) 564-3410 alex.vanpelt@ky.gov
State GIS Coordinator	Kent Anness Kentucky Division of Geographic Information 100 Fair Oaks Frankfort, KY 40601 (502) 564-6268 kent.anness@ky.gov
Statewide Regulatory Coordinator	Carey Johnson Coordinating Technical Program Manager Kentucky Division of Water 200 Fair Oaks Lane Frankfort, KY 40601 (502) 564-3410 Carey.Johnson@ky.gov

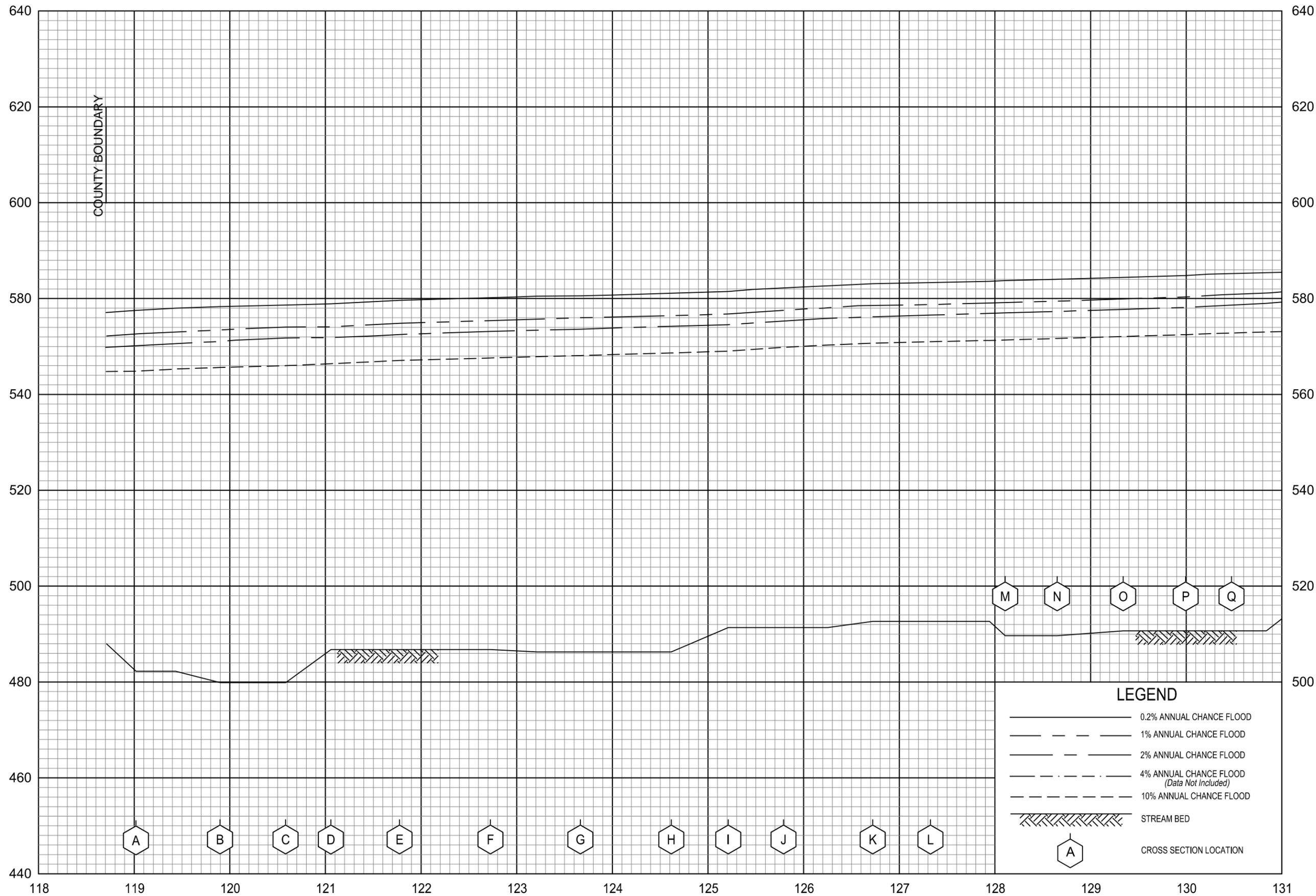
SECTION 9.0 – BIBLIOGRAPHY AND REFERENCES

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	<i>Publication Title</i> , "Article," Volume, Number, etc.	Author/Editor	Place of Publication	Publication Date/ Date of Issuance	Link
FEMA 2011	Federal Emergency Management Agency	Flood Insurance Study, Garrard County Unincorporated Areas, Kentucky		Washington D.C.	April 18, 2011	
NWS	National Weather Service	Advanced Hydrologic Prediction Service	Louisville Weather Forecast Office	Louisville, KY		http://water.weather.gov/ahps2/hydrograph.php?wfo=lmk&gage=dixk2
USACE 2004	U.S. Army Corps of Engineers	River Analysis System, HEC-RAS, Version 3.1.2	Hydrologic Engineering Center		April 2004	
USGS 1976	U.S. Geological Survey	Technique for Estimating Magnitude and Frequency of Floods in Kentucky	Water Resources Investigations		November 1976	
USGS 2004	U.S. Geological Survey	7.5 Minute Series (Topographic) Maps	National Elevation Dataset		2004	

ELEVATION IN FEET (NAVD88)



STREAM DISTANCE IN MILES ABOVE CONFLUENCE WITH THE OHIO RIVER

FLOOD PROFILES

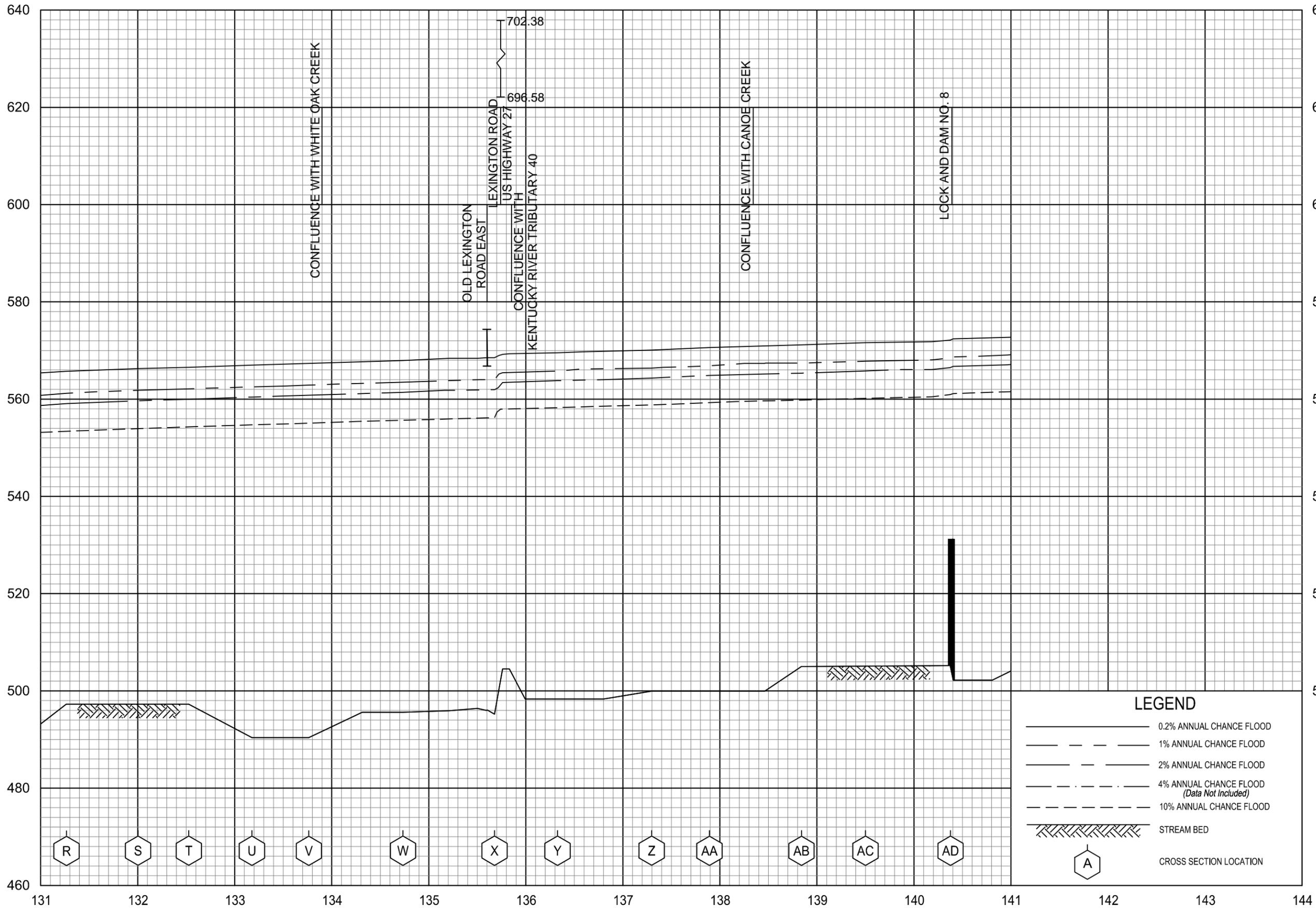
KENTUCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GARRARD COUNTY
AND INCORPORATED AREAS

01P

ELEVATION IN FEET (NAVD88)



LEGEND

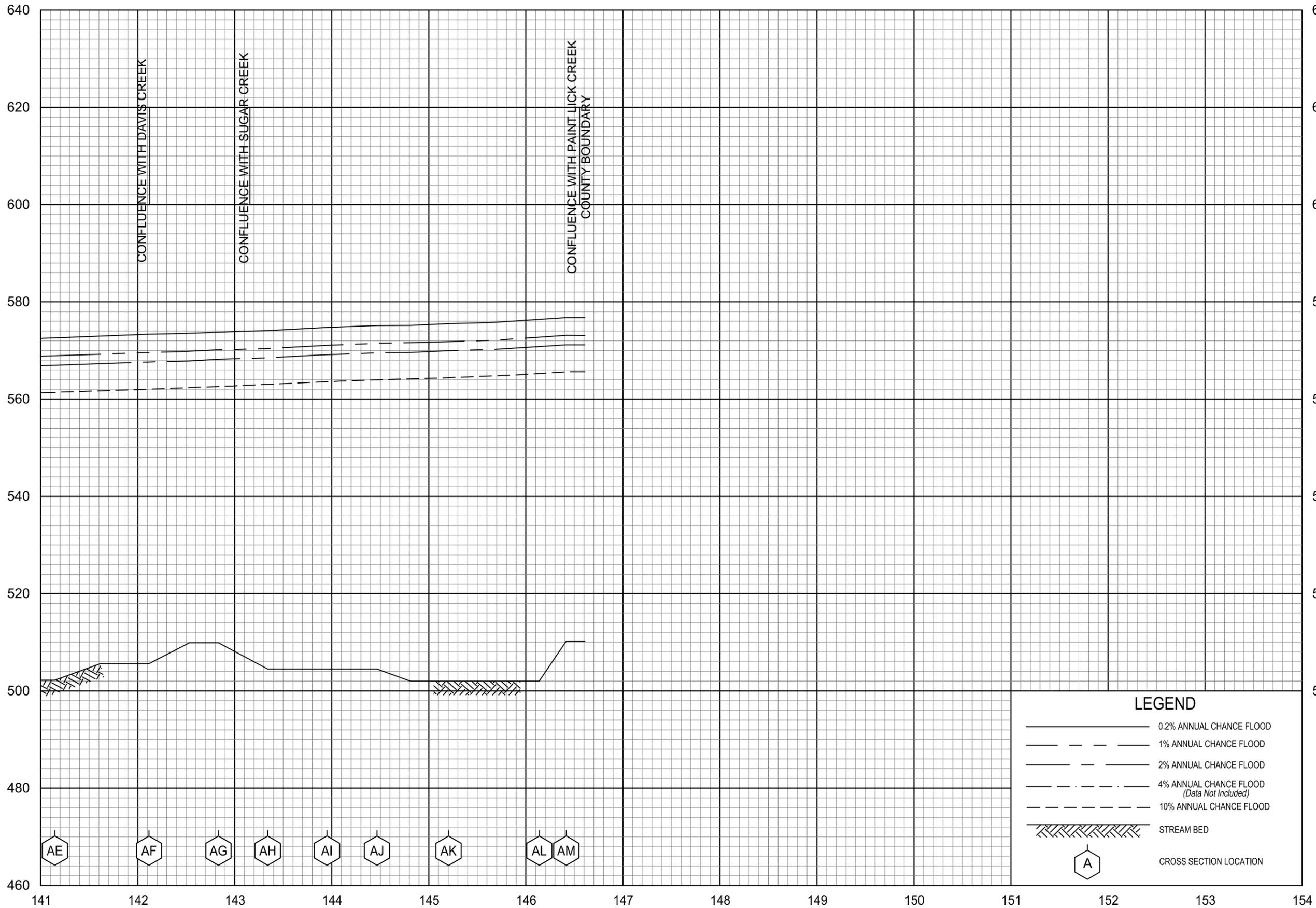
- 0.2% ANNUAL CHANCE FLOOD
- - - 1% ANNUAL CHANCE FLOOD
- . - . 2% ANNUAL CHANCE FLOOD
- - - - 4% ANNUAL CHANCE FLOOD (Data Not Included)
- - - - 10% ANNUAL CHANCE FLOOD
- ▨ STREAM BED
- ⬡ A CROSS SECTION LOCATION

STREAM DISTANCE IN MILES ABOVE CONFLUENCE WITH THE OHIO RIVER

FLOOD PROFILES
KENTUCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY
GARRARD COUNTY
AND INCORPORATED AREAS

ELEVATION IN FEET (NAVD88)



STREAM DISTANCE IN MILES ABOVE CONFLUENCE WITH THE OHIO RIVER

FLOOD PROFILES

KENTUCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GARRARD COUNTY AND INCORPORATED AREAS

03P