

Flood Hazard Mapping Fact Sheet



FEMA

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Clay County, Missouri

This Fact Sheet provides background information on the National Flood Insurance Program (NFIP) which is administered by the Federal Emergency Management Agency (FEMA), as well as an overview of the flood hazard mapping process underway in Clay County, Missouri. The county's Flood Insurance Rate Maps (FIRMs) are being revised using the latest technologies and the most current data so residents, homeowners, business owners, and community officials may understand the local flood risk and keep people and property safe from floods.

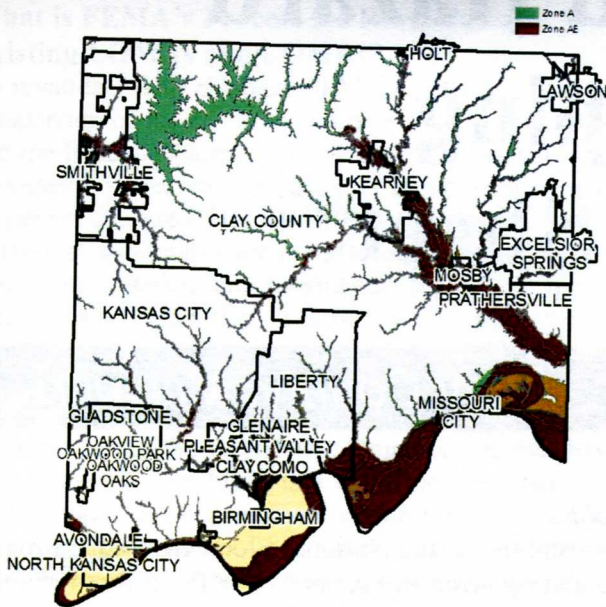
What is the NFIP?

In 1968 Congress established the National Flood Insurance Program (NFIP) due to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available to residents in that community. FEMA maps include the Special Flood Hazard Area, which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the Special Flood Hazard Area provided that it complies with local floodplain ordinances that meet NFIP criteria.



What is a FIRM?

When FEMA maps flood hazards in a community or county, two products are produced – a Flood Insurance Rate Map (FIRM) and a Flood Insurance Study (FIS) report. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area, and is used with the FIS report to determine the floodplain development regulations that apply in each flood risk zone and who must buy flood insurance. FIRMs also depict other information including Base (1% annual chance) Flood Elevations (BFEs) or flood depths, floodways, and common physical features such as roads. A FIS is a narrative report of the community's flood hazards that contains prior flooding information, descriptions of the flooding sources, information on flood protection measures, and a description of the hydrologic and hydraulic methods used in the study.



Why Are the Maps Being Updated?

All communities within Clay County are now being shown on a single countywide FIRM. The study has updated information and developed new information on the existence and severity of flood hazard areas in the geographic area of Clay County. The new maps also use an updated photographic base map. This new base map more accurately depicts the locations of features throughout the county than previous versions.

What Has Changed?

New detailed hydraulic studies were performed for the following streams in Clay County: Missouri River, Brushy Creek, Buckeye Creek, Buckeye Creek Tributary 1, Cates Branch, Clear Creek, Clear Creek Tributary 15, Clear Creek Tributary 15.1, Crockett Creek, Crockett Creek Tributary 3, Crockett Creek Tributary 4, Dry Fork, East Creek, East Creek Tributary 1, East Fork Fishing River, East Fork Fishing River Tributary 2, East Fork Line Creek, East Fork Line Creek Tributary 1, East Fork shoal Creek, East Fork Shoal Creek Tributary 1, East Fork Shoal Creek Tributary 2, East Fork Shoal Creek Tributary 3, First Creek, first Creek Tributary 1, Fishing River, Fishing River Tributary 1, Fishing River Tributary 1.1, Holmes Creek, Little Platte River, Little Shoal Creek, Little Shoal Creek Tributary 1, Little Shoal Creek Tributary 5, Little Shoal Creek Tributary 6, Little Shoal Creek Tributary 7, Mill Creek, Mill Creek Tributary 1, Muddy Fork, Old Maid Creek, Owens Branch, Polecat Creek, Randolph Creek, Rock Creek, Rock Creek Gladstone, Rock Creek Tributary 11, Rock Creek Tributary 11.2, Rocky Branch, Rocky Branch Tributary 1, Rush Creek, Searcy

Branch, Searcy Branch Tributary 1, Second Creek, Shoal Creek, Shoal Creek Tributary 6, Shoal Creek Tributary 8, Shoal Creek Tributary 9, Shoal Creek Tributary 20, Shoal Creek Tributary 20.1, Town Branch, Wilkerson Creek, Williams Creek and Williams Creek Tributary 14 producing new base flood elevations (BFEs) and floodways. One stream, Brushy Creek Tributary II, was redelineated and a county wide datum conversion of +.311 was used for this stream. All flood elevations shown in the FIS are now referenced to the North American Vertical Datum of 1988 (NAVD88).

What is an Appeal?

Some flood studies result in new or revised BFEs. During the 90-day appeal period, community officials and others may object to the accuracy of the proposed BFEs. According to Federal Regulations, "The sole basis of appeal... shall be the possession of knowledge or information indicating that the elevations proposed by FEMA are scientifically or technically incorrect." Appeals must be submitted through your community's floodplain administrator. Communities should contact the FEMA Map Assistance Center for the study information before submitting an appeal.

What is a Comment?

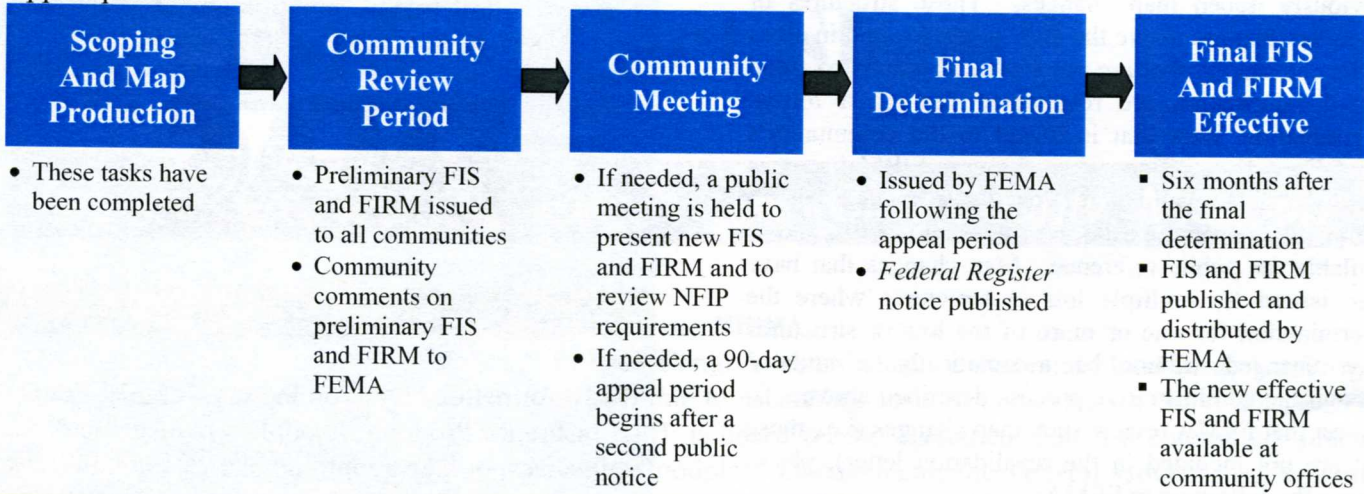
Challenges received during the appeal period that do not address proposed BFEs are considered comments. Comments include, but are not limited to: challenges of floodplain boundary delineations based on more detailed topographic data; challenges of proposed regulatory floodway boundaries based on better modeling; requests that a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F), or LOMR be incorporated; base map errors; and omissions. Appeals and comments must be supported by scientific or technical data, provide proof of error, and provide sufficient data to make revisions. Certification of data by a Registered Professional Engineer or Licensed Land Surveyor may be required.

Communities eligible for appeal:

Clay County	City of Liberty
City of Avondale	City of Missouri City
City of Excelsior Springs	City of Mosby
City of Gladstone	City of North Kansas City
City of Glenaire	City of Pleasant Valley
City of Holt	City of Smithville
City of Kansas City	Village of Claycomo
City of Kearney	Village of Prathersville
City of Lawson	Village of Randolph

The Mapping Process

The key steps in the mapping process are outlined below. Additionally, the points at which community officials and property owners may provide comments and express concerns with the information in the FIS report and FIRM are highlighted below. Not every community will need/receive a public meeting or 90-day appeal period.



Appeals and Comments should be sent to:

**Missouri State
Emergency Management Agency
Attn: Dale Schmutzler
2302 Militia Drive
Jefferson City, MO 65101**

What Happens After the Appeal Period?

FEMA will issue a Letter of Final Determination and then provide the community with six months to adopt up-to-date floodplain management ordinances. If the floodplain ordinances in effect are satisfactory, they can be submitted in their current form. If ordinances need to be updated, communities should seek assistance from their State NFIP Coordinator or the FEMA office in Philadelphia. After the six-month compliance period, the new FIS and FIRM will become effective.

What if a Structure is Shown in a Different Flood Zone on the New Map?

The new map will not affect continuing insurance policies for a structure built in compliance with local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the predamage market value) the entire structure will have to be brought into compliance with the floodplain

requirements and the BFE in effect at the time any repairs take place.

Is There any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. Such situations may exist in Clay County. For these situations, FEMA established the LOMA process to remove such structures from the Special Flood Hazard Area.

Will LOMAs Issued under the Old Map be Valid under the New Map?

When a new FIRM becomes effective, it automatically supersedes previously issued LOMAs, LOMRs, and other map changes that have been issued for structures and properties on the revised FIRM panels. Recognizing that some map changes may still be valid even though the flood hazard information on the FIRM has been updated, FEMA has established a process for revalidating such map changes.

