



Federal Emergency Management Agency

Region VII

2323 Grand Boulevard, Suite 900
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GUIDANCE FOR UNNUMBERED A ZONES

In dealing with Flood Hazard Boundary Maps and Flood Insurance Rate Maps, flood areas designated as "Zone A" may be encountered. In Special Conversion communities, which have received no Flood Insurance Study, it may be the only flood zone designation. These Zones A, where "Zone A" is not immediately followed by a number such as A5, A2, etc., do not have base flood elevations provided. The lack of elevations on the map does not remove the requirement for elevating structures. Federal regulations and your local floodplain ordinance/resolution, require that the community obtain, review and reasonably use any base flood elevation (BFE) data or floodway data that are available from a Federal, State or other source. BFE data are to be used by the community to require that new construction and substantial improvements of residential structures have their lowest floor (including basement) elevated to or above the BFE and that nonresidential structures be elevated or floodproofed to that elevation.

If possible, you should make every effort to identify an area of the floodplain, which will carry the floodwaters without resulting in much greater flood heights. FEMA studies refer to this area as a "floodway" and Flood Insurance Studies often show floodway areas. For Zones A unnumbered, floodways are not provided, but obviously, if new development occurs too close to the channel, additional flood heights, greater than the acceptable norm of one (1) additional foot, may occur. Floodway data are usually found in flood reports provided by a State or Federal agency. You are encouraged to check with your State floodplain management office for information on the existence of such information. Without such reports, common sense or locally funded studies are the only way to manage future flooding.

Provided below are some ideas for developing BFE information. Also provided is guidance for where to find such flood information. As a final resort, you may wish to call this office at (816) 283-7002 for assistance.

1. Preliminary, draft or final Flood Insurance Studies for your community or adjacent communities.
2. The Flood Hazard Boundary Map or Flood Insurance Rate Map can be used to determine the closest point on the outer boundary of Zone A in relation to the site in question. Assuming that the floodplain limit shown on the map is a result of the water reaching high ground, you might use that edge, or outer boundary of the floodplain, as the BFE limit. A surveyor can determine the elevation of this point or it can be compared to a topographic map to determine the elevation; this can then serve as the BFE. If you question the accuracy of the configuration of Zone A as shown on your map, this method should not be used.

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3. Research any local sources of BFE information such as: Public Works or Road & Bridge Dept.; sewer, watershed or levee districts; historical data such as high water marks; and information from local engineering firms.
4. Check with your State coordinating office (name, address and telephone number below) to determine whether BFE information is available from the following sources: Soil Conservation Service; United States Geological Survey; State Department of Transportation; State Natural Resources Department; Bureau of Land Reclamation; and Corps of Engineers (Floodplain Management Office).

NOTE: A. You must require that BFE and floodway data be included with all subdivision proposals and other proposed new developments that are greater than 50 lots or five (5) acres whichever is the lesser. In these cases, the developer is required to perform an engineering study to develop BFEs and floodway information. This will be considered the best available information.

- B. Remember that final, as-built elevation certificates are required for all new floodplain developments.

When a BFE cannot be determined through any of the sources of information listed above, you may issue a permit without citing a BFE. In these cases, the lowest floor must be above the highest natural adjacent grade to the proposed structure. It is recommended that the lowest floor (including basement) be at least two (2) feet above the highest natural adjacent grade to facilitate a reasonable insurance rate. Furthermore, it is recommended that the community direct the developer (in writing) to consult with an insurance agent to determine the cost/benefit of exceeding these minimum guidelines.

IOWA

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