

**FLOOD HAZARD INFORMATION**

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

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

**NOTES TO USERS**

For information and questions about this Flood Insurance Rate Map (FIRM), available effective flood hazard information for your community, or the National Flood Insurance Program (NFIP) in general, please call the FEMA Mapping and Insurance Information Exchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Flood Map Service Center website at <https://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 downloaded from the website. Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be acquired directly from the Flood Map Service Center at the website listed above.

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

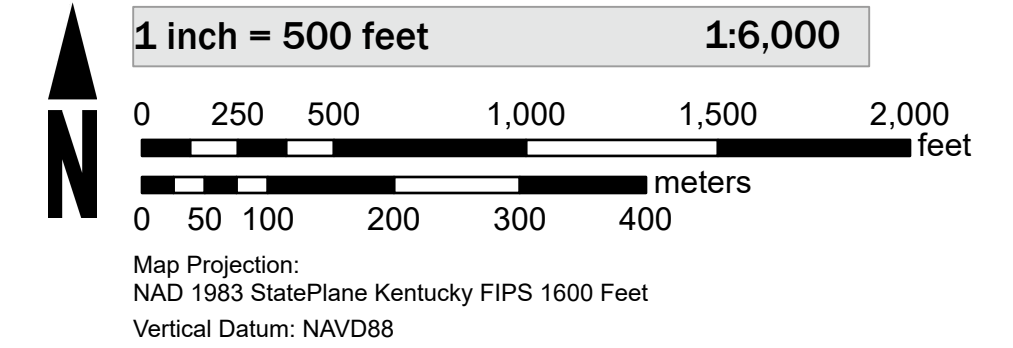
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Basemap information shown on this FIRM was provided in digital format by the United States Geological Survey (USGS). The basemap shown is the USGS National Map: Orthoimagery, Last refreshed October, 2020.

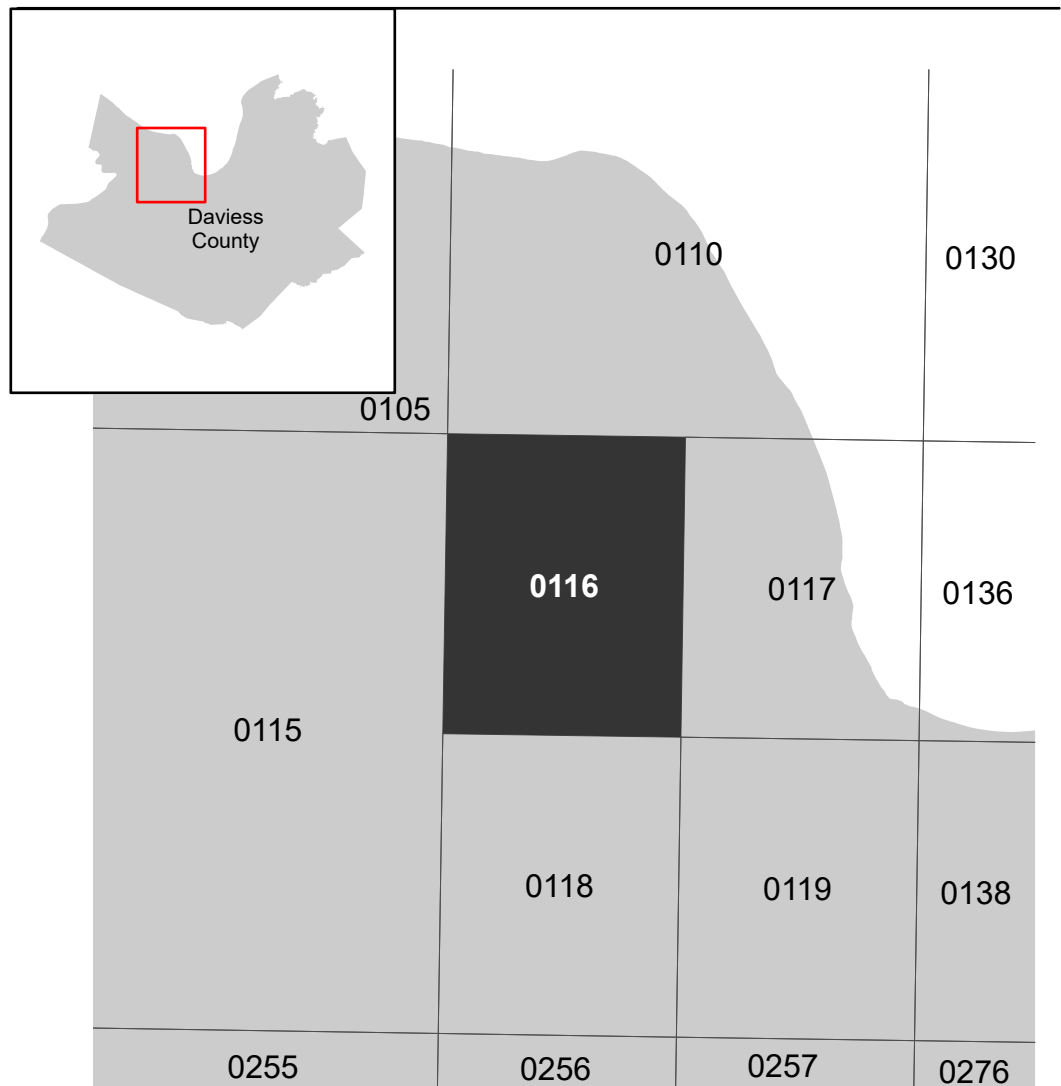
Note: Some Special Flood Hazard Areas with elevations may not appear with elevation labels if the Base Flood Elevation or Cross-section line which communicates the elevation for the location appears on the adjacent panel. Please see the Panel Locator Diagram on this map panel to determine the adjacent panel and find the elevation feature there, or alternatively use the Flood Insurance Study report for detailed elevations by flood source.

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

**SCALE**



**PANEL LOCATOR**



**National Flood Insurance Program**

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

**DAVIESS COUNTY KENTUCKY AND INCORPORATED AREAS**

Panel Contains:

COMMUNITY	NUMBER	PANEL SUFFIX
CITY OF OWENSBORO	210063	0116 F
DAVIESS COUNTY UNINCORPORATED AREAS	210062	0116 F

MAP NUMBER  
**21059C0116F**  
 EFFECTIVE DATE  
**05/10/2022**

Prelim Issue Date: 05/10/2022