



### LEGEND

**SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equalled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V and VE. The Base Flood Elevation is the water surface elevation of the 1% annual chance flood.

**ZONE A** No base flood elevation determined.

**ZONE AE** Base flood elevations determined.

**ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); base flood elevations determined.

**ZONE AO** Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.

**ZONE AR** Area of special flood hazard formerly protected from the 1% annual chance flood event 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 of greater flood event.

**ZONE A99** Areas to be protected from 1% annual chance flood event by a Federal flood protection system under construction; no base flood elevations determined.

**ZONE V** Coastal flood zone with velocity hazard (wave action); no base flood elevations determined.

**ZONE VE** Coastal flood zone with velocity hazard (wave action); base flood elevations determined.

**FLOODWAY AREAS IN ZONE AE**

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.

**OTHER FLOOD AREAS**

**ZONE X** Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

**OTHER AREAS**

**ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.

**ZONE D** Areas in which flood hazards are undetermined, but possible.

**COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS**

**OTHERWISE PROTECTED AREAS (OPAs)**

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

1% annual chance floodplain boundary  
 0.2% annual chance floodplain boundary  
 Floodway boundary  
 Zone boundary  
 CBRS and OPA boundary  
 Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.  
 Base Flood Elevation line and value; elevation in feet\* (EL 987)  
 Base Flood Elevation value where uniform within zone; elevation in feet\*  
 \* Referenced to the National Geodetic Vertical Datum of 1929 (NGVD 29)

Cross Section line  
 Transsect line  
 Geographic coordinates referenced to the North American Datum of 1983 (NAD 83)  
 1000-meter Universal Transverse Mercator grid values, zone 14  
 5000-foot grid ticks: South Dakota State Plane coordinate system, south zone (FIPSZONE 3302), Lambert Conformal Conic projection.  
 Bench mark (see explanation in Notes to Users section of this FIRM panel)  
 River Mile  
 MAP REPOSITORY  
 Refer to listing of Map Repositories on Map Index  
 INITIAL NFIP MAP DATE  
 October 15, 1980  
 FLOOD HAZARD BOUNDARY MAP REVISIONS  
 FLOOD INSURANCE RATE MAP EFFECTIVE  
 October 15, 1980  
 FLOOD INSURANCE RATE MAP REVISIONS  
 April 17, 1984  
 December 18, 1985  
 - to update corporate limits

To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6900.

PANEL 0010 D

## FIRM

### FLOOD INSURANCE RATE MAP

**TOWNSHIP OF HARWOOD, NORTH DAKOTA, CASS COUNTY**

PANEL 10 OF 10  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
TOWNSHIP OF HARWOOD	380259	0010	D

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
**380259 0010D**  
**MAP REVISED**  
**REVISED PRELIMINARY**  
**JULY 31, 2012**

Federal Emergency Management Agency