Map zone labels (selected): ZONE A, ZONE AE (EL 10), ZONE AE (EL 11), ZONE AE (EL 12), ZONE VE (EL 12), ZONE VE (EL 14), ZONE VE (EL 15), Powell Lake, Gulf of Mexico, Bay County Unincorporated Areas 120004, City of Panama City Beach 120013

NOTE: MAP AREA SHOWN ON THIS PANEL IS LOCATED WITHIN TOWNSHIP 2 SOUTH, RANGE 17 WEST AND TOWNSHIP 3 SOUTH, RANGE 17 WEST.

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 HTTP://MSC.FEMA.GOV

SPECIAL FLOOD HAZARD AREAS

Without Base Flood Elevation (BFE)
Zone A,V, A99

With BFE or Depth Zone AE, AO, AH, VE, AR

Regulatory Floodway

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

OTHER AREAS OF FLOOD HAZARD

Area with Reduced Flood Risk due to Levee See Notes. Zone X

Area with Flood Risk due to Levee Zone D

OTHER AREAS

NO SCREEN   Area of Minimal Flood Hazard Zone X

Area of Undetermined Flood Hazard Zone D

GENERAL STRUCTURES

- - - - - -   Channel, Culvert, or Storm Sewer

||||||||||| Levee, Dike, or Floodwall

⟨E⟩ 18.2   Cross Sections with 1% Annual Chance
      17.5   Water Surface Elevation

⟨8⟩ - - -   Coastal Transect

———   Coastal Transect Baseline

———   Profile Baseline

———   Hydrographic Feature

~~~ 513 ~~~   Base Flood Elevation Line (BFE)

OTHER FEATURES

———   Limit of Study

———   Jurisdiction Boundary

NOTES TO USERS

For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current date for each FIRM panel, how to order products or the National Flood Insurance Program (NFIP) 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.

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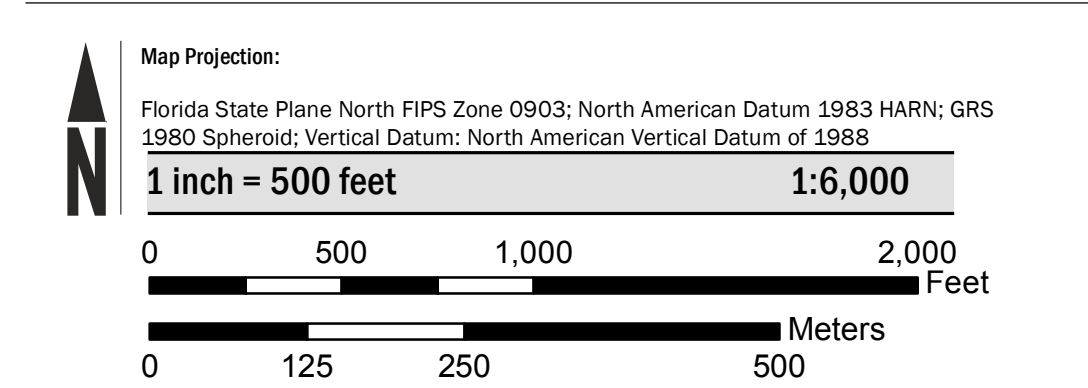
To determine if flood insurance is available in this community, contact your Insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on this FIRM was provided in digital format by the Florida Department of Transportation (FDOT). This information was derived from digital orthophotography at a 0.5-foot resolution from photography dated 2016.

LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LiMWA). The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. The effects of wave hazards between the Zone VE and the LiMWA (or between the shoreline and the LiMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

———————   Limit of Moderate Wave Action (LiMWA)

SCALE

Map Projection:
Florida State Plane North FIPS Zone 0903; North American Datum 1983 HARN; GRS 1980 Spheroid; Vertical Datum: North American Vertical Datum of 1988

1 inch = 500 feet   1:6,000

0   500   1,000   2,000 Feet

0   125   250   500 Meters

PANEL LOCATOR

0162	0170
0163	0164	0168
0277	0281

Bay County

NATIONAL FLOOD INSURANCE PROGRAM
FLOOD INSURANCE RATE MAP

BAY COUNTY, FLORIDA
and Incorporated Areas

PANEL **164** OF **517**

Panel Contains:

COMMUNITY	NUMBER	PANEL	SUFFIX
BAY COUNTY	120004	0164	J
PANAMA CITY BEACH, CITY OF	120013	0164	J

National Flood Insurance Program

FEMA

PRELIMINARY OCTOBER 25, 2019

VERSION NUMBER
2.5.3.6

MAP NUMBER
12005C0164J

MAP REVISED