

**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](http://MSC.FEMA.GOV)**

|  |   |
|--|---|
|  | Without Base Flood Elevation (BFE)<br>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  |
|  | Area with Reduced Flood Risk due to Levee See Notes. Zone X   |
|  | Area with Flood Risk due to Levee Zone D  |
|  | Area of Minimal Flood Hazard Zone X   |
|  | Area of Undetermined Flood Hazard Zone D  |
|  | Channel, Culvert, or Storm Sewer  |
|  | Levee, Dike, or Floodwall   |
|  | 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 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.

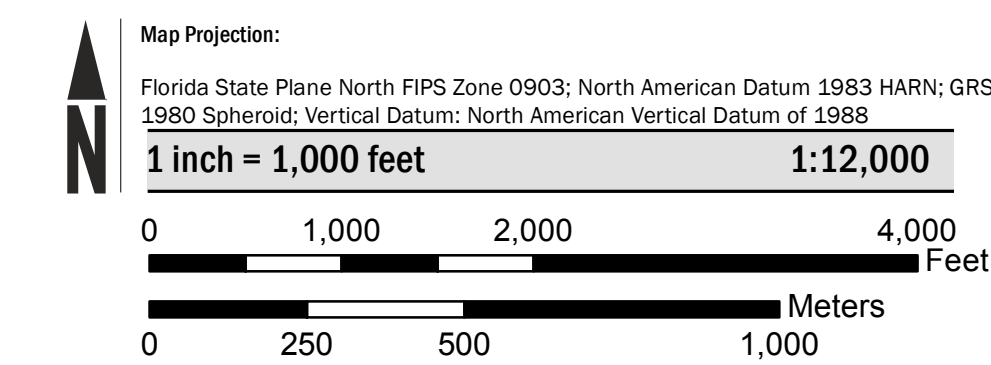
Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM index. These may be ordered directly from the Map Service Center at the number listed above.

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

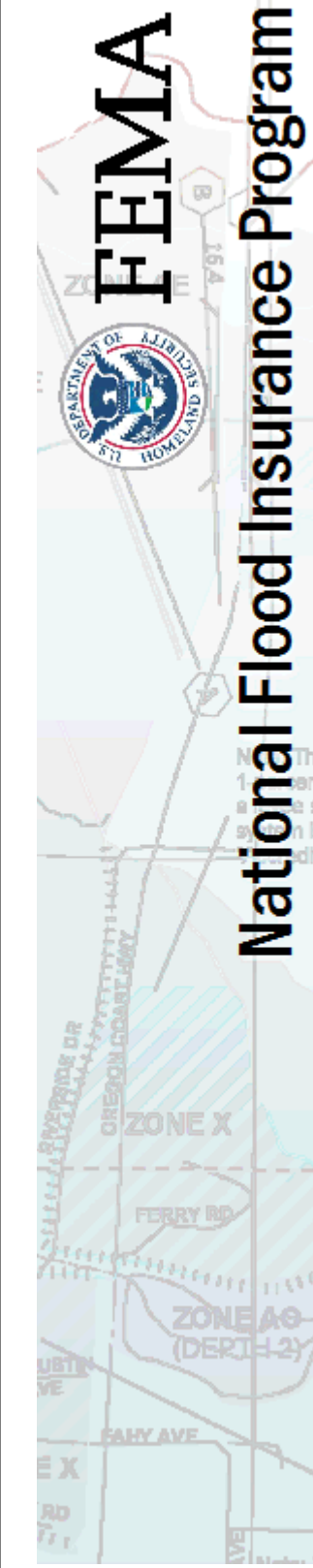
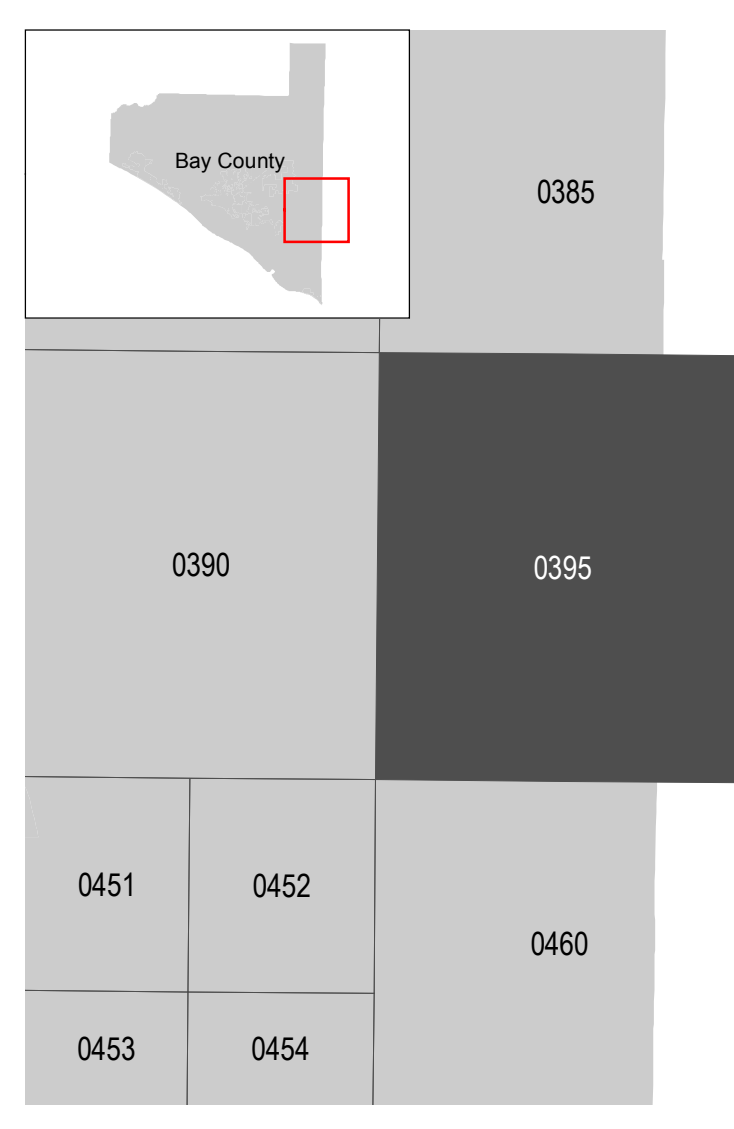
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

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.

**SCALE**



**PANEL LOCATOR**



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

**BAY COUNTY, FLORIDA**  
 and Incorporated Areas

PANEL 395 of 517

|            |        |       |        |
|------------|--------|-------|--------|
| COMMUNITY  | NUMBER | PANEL | SUFFIX |
| BAY COUNTY | 120004 | 0395  | J      |

**PRELIMINARY**  
**OCTOBER 25, 2019**

VERSION NUMBER  
 2.5.3.6  
 MAP NUMBER  
 12005C0395J  
 MAP REVISED