

**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)

|                                    |  |   |
|------------------------------------|--|---|
| <b>SPECIAL FLOOD HAZARD AREAS</b>  |  | Without Base Flood Elevation (BFE)<br>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  |
| <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   |
|                                    |  | Cross Sections with 1% Annual Chance Water Surface Elevation  |
|                                    |  | Coastal Transect  |
|                                    |  | Coastal Transect Baseline   |
|                                    |  | Profile Baseline  |
|                                    |  | Hydrographic Feature  |
|                                    |  | Base Flood Elevation Line (BFE)   |
| <b>OTHER FEATURES</b>              |  | 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 map 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 Flood 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 Flood 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 orthoimagery at a 0.9-foot resolution dated 2015.

**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 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 Zone VE.

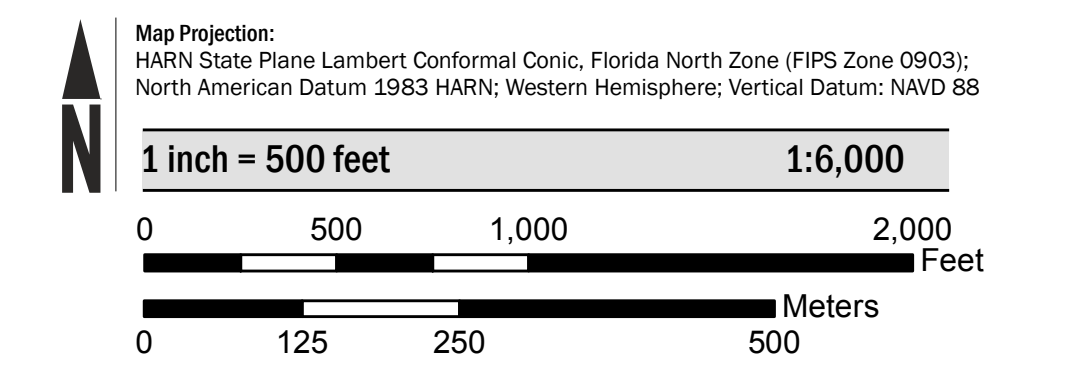
Limit of Moderate Wave Action (LIMWA)

**COASTAL BARRIER RESOURCES SYSTEM (CBRS)**

This map includes approximate boundaries of the CBRS for informational purposes only. Flood insurance is not available within CBRS areas for structures that are newly built or substantially improved on or after the date(s) indicated on the map. For more information see <http://www.fws.gov/cbrs/>, the FIS Report, or call the U.S. Fish and Wildlife Service Customer Service Center at 1-800-344-WILD.

CBRS Area Otherwise Protected Area

**SCALE**



**PANEL LOCATOR**



**FEMA**  
 National Flood Insurance Program

**NATIONAL FLOOD INSURANCE PROGRAM**  
 FLOOD INSURANCE RATE MAP  
 GULF COUNTY, FLORIDA  
 and Incorporated Areas

PANEL 441 of 461

Panel Contains:

| COMMUNITY   | NUMBER | PANEL | SUFFIX |
|-------------|--------|-------|--------|
| GULF COUNTY | 120098 | 0441  | H      |

**PRELIMINARY**  
**MAY 2, 2016**

VERSION NUMBER  
 1.3.3.2

MAP NUMBER  
 12045C0441H

MAP REVISED

\* PANEL NOT PRINTED