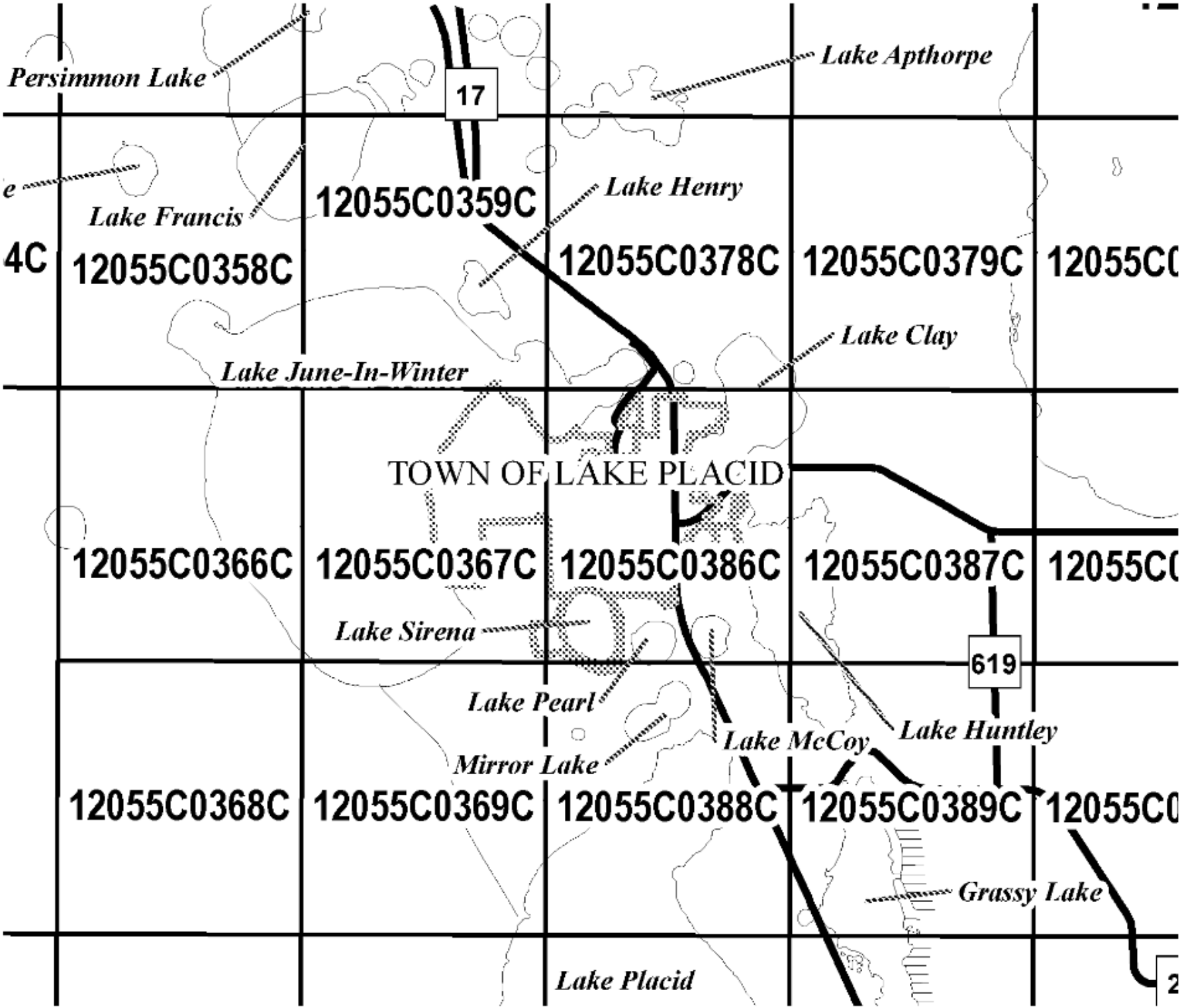
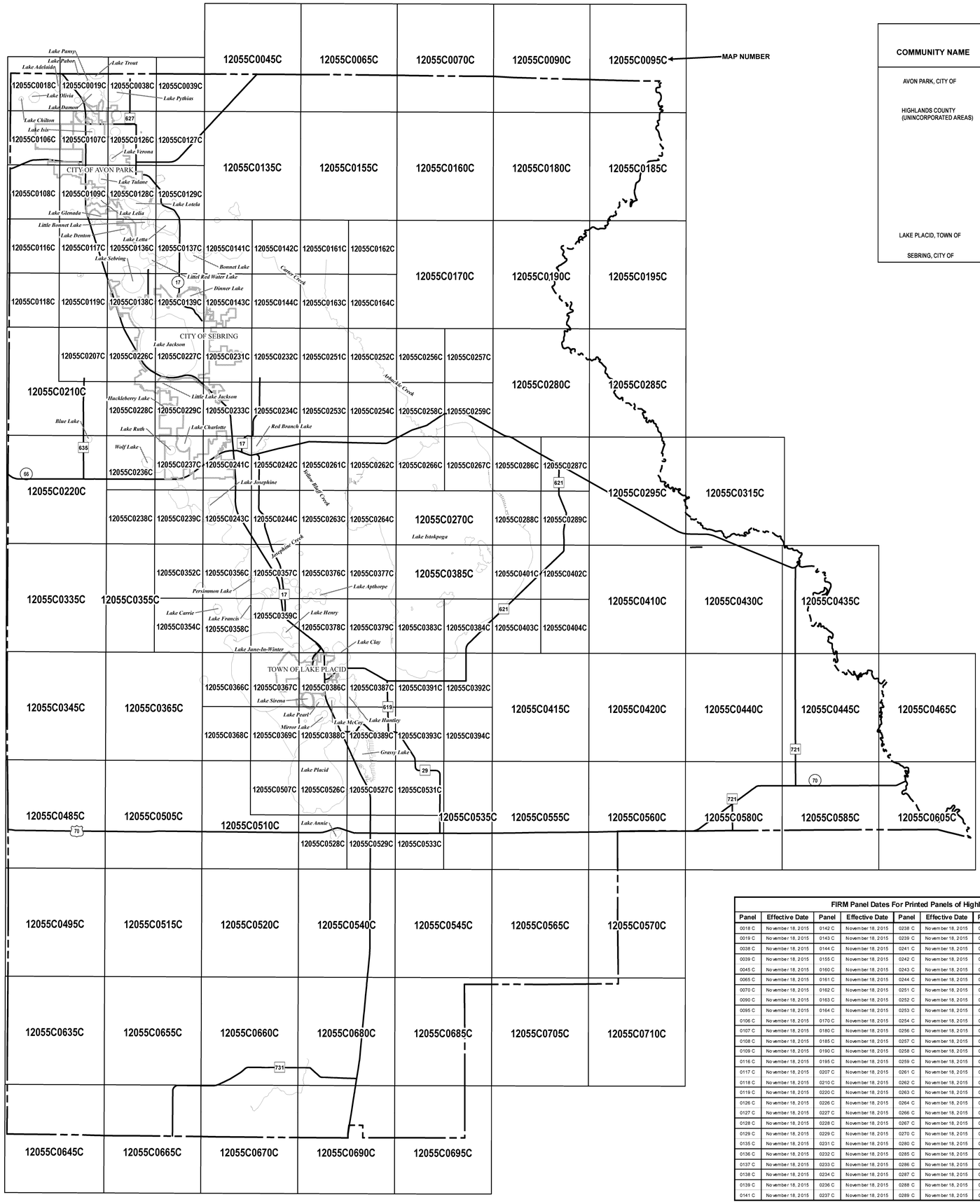

Persimmon Lake
17
Lake Apthorpe
e
Lake Francis
12055C0359C
Lake Henry
4C
12055C0358C
12055C0378C
12055C0379C
12055C0
Lake Clay
Lake June-In-Winter
TOWN OF LAKE PLACID
12055C0366C
12055C0367C
12055C0386C
12055C0387C
12055C0
Lake Sirena
619
Lake Pearl
Lake Huntley
Lake McCoy
Mirror Lake
12055C0368C
12055C0369C
12055C0388C
12055C0389C
12055C0
Grassy Lake
Lake Placid
2



LISTING OF COMMUNITIES

COMMUNITY NAME	COMMUNITY NUMBER	LOCATED ON PANELS	INITIAL ID DATE	INITIAL NFIP MAP DATE	INITIAL FIRM DATE	MOST RECENT FIRM PANEL DATE
AVON PARK, CITY OF	125161	0019, 0038, 0106, 0107, 0108, 0109, 0126, 0128, 0136	NOVEMBER 18, 2015	NOVEMBER 18, 2015	NOVEMBER 18, 2015	NOVEMBER 18, 2015
HIGHLANDS COUNTY (UNINCORPORATED AREAS)	120111	0018, 0019, 0038, 0039, 0045, 0065, 0070, 0090, 0095, 0106, 0107, 0108, 0109, 0116, 0117, 0118, 0119, 0126, 0127, 0128, 0129, 0135, 0136, 0137, 0138, 0139, 0141, 0142, 0143, 0144, 0155, 0160, 0161, 0162, 0163, 0164, 0170, 0180, 0185, 0190, 0195, 0207, 0210, 0220, 0226, 0227, 0228, 0229, 0231, 0232, 0233, 0234, 0236, 0237, 0238, 0239, 0241, 0242, 0243, 0244, 0251, 0252, 0253, 0254, 0256, 0257, 0258, 0259, 0261, 0262, 0263, 0264, 0266, 0267, 0270, 0280, 0285, 0286, 0287, 0288, 0289, 0295, 0315, 0335, 0345, 0352, 0354, 0355, 0356, 0357, 0358, 0359, 0365, 0366, 0367, 0368, 0369, 0376, 0377, 0378, 0379, 0383, 0384, 0385, 0386, 0387, 0388, 0389, 0391, 0392, 0393, 0394, 0401, 0402, 0403, 0404, 0410, 0415, 0420, 0430, 0435, 0440, 0445, 0465, 0485, 0495, 0505, 0507, 0510, 0515, 0520, 0526, 0527, 0528, 0529, 0531, 0533, 0535, 0540, 0545, 0555, 0560, 0565, 0570, 0580, 0585, 0605, 0635, 0645, 0655, 0660, 0665, 0670, 0680, 0685, 0690, 0695, 0705, 0710	DECEMBER 20, 1974	DECEMBER 20, 1974	FEBRUARY 16, 1983	NOVEMBER 18, 2015
LAKE PLACID, TOWN OF	120068	0359, 0367, 0386, 0388	NOVEMBER 18, 2015	NOVEMBER 18, 2015	NOVEMBER 18, 2015	NOVEMBER 18, 2015
SEBRING, CITY OF	120090	0138, 0139, 0143, 0226, 0227, 0228, 0229, 0231, 0233, 0237, 0241	NOVEMBER 18, 2015	NOVEMBER 18, 2015	NOVEMBER 18, 2015	NOVEMBER 18, 2015

MAP DATES

This FIRM Index displays the map date for each FIRM panel at the time that this Index was printed. Because this Index may not be distributed to unaffected communities in subsequent revisions, users may determine the current map date for each FIRM panel by visiting the FEMA Map Service Center (MSC) website at http://msc.fema.gov, or by calling the FEMA Map Information eXchange (FMIX) at 1-877-336-2627.

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.

NOTE TO USER

Future revisions to this FIRM Index will only be issued to communities that are located on FIRM panels being revised. This FIRM Index therefore remains valid for FIRM panels dated November 18, 2015 or earlier. Please refer to the "MOST RECENT FIRM PANEL DATE" column in the Listing of Communities table to determine the most recent FIRM Index date for each community.

MAP REPOSITORIES

(Maps available for reference only, not for distribution.)

AVON PARK, CITY OF:
CITY HALL
110 EAST MAIN STREET
AVON PARK, FLORIDA 33825

HIGHLANDS COUNTY
(UNINCORPORATED AREAS):
HIGHLANDS COUNTY
DEVELOPMENT SERVICES DEPARTMENT
501 SOUTH COMMERCE AVENUE
SEBRING, FLORIDA 33870

LAKE PLACID, TOWN OF:
TOWN HALL
311 WEST INTERLAKE BOULEVARD
LAKE PLACID, FLORIDA 33852

SEBRING, CITY OF:
CITY HALL
368 SOUTH COMMERCE AVENUE
SEBRING, FLORIDA 33870

FIRM Panel Dates For Printed Panels of Highlands County, FL and Incorporated Areas

Panel	Effective Date	Panel	Effective Date	Panel	Effective Date	Panel	Effective Date	Panel	Effective Date	Panel	Effective Date
0018 C	November 18, 2015	0142 C	November 18, 2015	0238 C	November 18, 2015	0295 C	November 18, 2015	0391 C	November 18, 2015	0531 C	November 18, 2015
0019 C	November 18, 2015	0143 C	November 18, 2015	0239 C	November 18, 2015	0315 C	November 18, 2015	0392 C	November 18, 2015	0533 C	November 18, 2015
0038 C	November 18, 2015	0144 C	November 18, 2015	0241 C	November 18, 2015	0335 C	November 18, 2015	0393 C	November 18, 2015	0535 C	November 18, 2015
0039 C	November 18, 2015	0155 C	November 18, 2015	0242 C	November 18, 2015	0345 C	November 18, 2015	0394 C	November 18, 2015	0540 C	November 18, 2015
0045 C	November 18, 2015	0160 C	November 18, 2015	0243 C	November 18, 2015	0352 C	November 18, 2015	0401 C	November 18, 2015	0545 C	November 18, 2015
0065 C	November 18, 2015	0161 C	November 18, 2015	0244 C	November 18, 2015	0354 C	November 18, 2015	0402 C	November 18, 2015	0555 C	November 18, 2015
0070 C	November 18, 2015	0162 C	November 18, 2015	0251 C	November 18, 2015	0355 C	November 18, 2015	0403 C	November 18, 2015	0560 C	November 18, 2015
0090 C	November 18, 2015	0163 C	November 18, 2015	0252 C	November 18, 2015	0356 C	November 18, 2015	0404 C	November 18, 2015	0565 C	November 18, 2015
0095 C	November 18, 2015	0164 C	November 18, 2015	0253 C	November 18, 2015	0357 C	November 18, 2015	0410 C	November 18, 2015	0570 C	November 18, 2015
0106 C	November 18, 2015	0170 C	November 18, 2015	0254 C	November 18, 2015	0358 C	November 18, 2015	0415 C	November 18, 2015	0580 C	November 18, 2015
0107 C	November 18, 2015	0180 C	November 18, 2015	0256 C	November 18, 2015	0359 C	November 18, 2015	0420 C	November 18, 2015	0585 C	November 18, 2015
0108 C	November 18, 2015	0185 C	November 18, 2015	0257 C	November 18, 2015	0365 C	November 18, 2015	0430 C	November 18, 2015	0605 C	November 18, 2015
0109 C	November 18, 2015	0190 C	November 18, 2015	0258 C	November 18, 2015	0366 C	November 18, 2015	0435 C	November 18, 2015	0635 C	November 18, 2015
0116 C	November 18, 2015	0195 C	November 18, 2015	0259 C	November 18, 2015	0367 C	November 18, 2015	0440 C	November 18, 2015	0645 C	November 18, 2015
0117 C	November 18, 2015	0207 C	November 18, 2015	0261 C	November 18, 2015	0368 C	November 18, 2015	0445 C	November 18, 2015	0655 C	November 18, 2015
0118 C	November 18, 2015	0210 C	November 18, 2015	0262 C	November 18, 2015	0369 C	November 18, 2015	0465 C	November 18, 2015	0660 C	November 18, 2015
0119 C	November 18, 2015	0220 C	November 18, 2015	0263 C	November 18, 2015	0376 C	November 18, 2015	0485 C	November 18, 2015	0665 C	November 18, 2015
0126 C	November 18, 2015	0226 C	November 18, 2015	0264 C	November 18, 2015	0377 C	November 18, 2015	0495 C	November 18, 2015	0670 C	November 18, 2015
0127 C	November 18, 2015	0227 C	November 18, 2015	0266 C	November 18, 2015	0378 C	November 18, 2015	0505 C	November 18, 2015	0680 C	November 18, 2015
0128 C	November 18, 2015	0228 C	November 18, 2015	0267 C	November 18, 2015	0379 C	November 18, 2015	0507 C	November 18, 2015	0685 C	November 18, 2015
0129 C	November 18, 2015	0229 C	November 18, 2015	0270 C	November 18, 2015	0383 C	November 18, 2015	0510 C	November 18, 2015	0690 C	November 18, 2015
0135 C	November 18, 2015	0231 C	November 18, 2015	0280 C	November 18, 2015	0384 C	November 18, 2015	0515 C	November 18, 2015	0695 C	November 18, 2015
0136 C	November 18, 2015	0232 C	November 18, 2015	0285 C	November 18, 2015	0385 C	November 18, 2015	0520 C	November 18, 2015	0705 C	November 18, 2015
0137 C	November 18, 2015	0233 C	November 18, 2015	0286 C	November 18, 2015	0386 C	November 18, 2015	0526 C	November 18, 2015	0710 C	November 18, 2015
0138 C	November 18, 2015	0234 C	November 18, 2015	0287 C	November 18, 2015	0387 C	November 18, 2015	0527 C	November 18, 2015		
0139 C	November 18, 2015	0236 C	November 18, 2015	0288 C	November 18, 2015	0388 C	November 18, 2015	0528 C	November 18, 2015		
0141 C	November 18, 2015	0237 C	November 18, 2015	0289 C	November 18, 2015	0389 C	November 18, 2015	0529 C	November 18, 2015		

NFIP NATIONAL FLOOD INSURANCE PROGRAM

MAP INDEX

FIRM
FLOOD INSURANCE RATE MAP
HIGHLANDS COUNTY, FLORIDA
AND INCORPORATED AREAS
(SEE LISTING OF COMMUNITIES TABLE)
MAP INDEX

PANELS PRINTED: 18, 19, 38, 39, 45, 65, 70, 90, 95, 106, 107, 108, 109, 116, 117, 118, 119, 126, 127, 128, 129, 135, 136, 137, 138, 139, 141, 142, 143, 144, 155, 160, 161, 162, 163, 164, 170, 180, 185, 190, 195, 207, 210, 220, 226, 227, 228, 229, 231, 232, 233, 234, 236, 237, 238, 239, 241, 242, 243, 244, 251, 252, 253, 254, 256, 257, 258, 259, 261, 262, 263, 264, 266, 267, 270, 280, 285, 286, 287, 288, 289, 295, 315, 335, 345, 352, 354, 355, 356, 357, 358, 359, 365, 366, 367, 368, 369, 376, 377, 378, 379, 383, 384, 385, 386, 387, 388, 389, 391, 392, 393, 394, 401, 402, 403, 404, 410, 415, 420, 430, 435, 440, 445, 465, 485, 495, 505, 507, 510, 515, 520, 526, 527, 528, 529, 531, 533, 535, 540, 545, 555, 560, 565, 570, 580, 585, 605, 635, 645, 655, 660, 665, 670, 680, 685, 690, 695, 705, 710

MAP NUMBER
12055CIND0A

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

Base map information shown on this FIRM was provided in digital format by Highlands County. The original 2005 orthophotographic base imagery for the panels covered by the Southwest Florida Water Management District (SWFWMD) was provided with a 1/2-foot pixel resolution from Highlands County. The original 2007 orthophotographic base imagery for the panels covered by the South Florida Water Management District (SFWMD) was provided with a 1-foot pixel resolution by the National Agriculture Imagery Program (NAIP).

This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

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For information on available products associated with this FIRM visit the **Map Service Center (MSC)** 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 MSC website.

If you have **questions about this map**, how to order products or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange (FMIX) at **1-877-FEMA-MAP** (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/national-flood-insurance-program.

DATUM INFORMATION

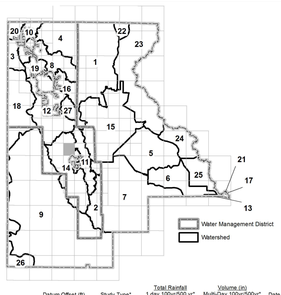
The **projection** used in the preparation of this map was State Plane Florida East. The **horizontal datum** was NAD 83 HARN, GRS80 spheroid. Differences in datum, spheroid, projection or State Plane Zone used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Base Flood Elevations (BFEs) on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same **vertical datum**. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at http://www.ngs.noaa.gov or contact the National Geodetic Survey at the following address:

Spatial Reference System Division
National Geodetic Survey, NOAA
Silver Springs Metro Center
1315 East-West Highway
Silver Spring, Maryland 20910
(301) 713-3191

Example Datum Offset Calculation
using datum offset table below
NAVD88 = NGVD29 + (datum offset value)

To obtain current elevation, description, and/or location information for **bench marks** shown on this map, please contact the Information Services Branch of the National Geodetic Survey at **(301) 713-3242**, or visit its website at http://www.ngs.noaa.gov.



ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1-day 100yr/500 yr*	Volume (in) Multi-Day 100yr/500yr*	Date of Model*
1	Arbuckle Creek	-1.13				
2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Bonnet Creek	-1.13				
5	C-41 AN	-1.13				
6	C-41 AS	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
14	Lake Francis Outlet	-1.13				
15	Lake Istokpoga	-1.13				
16	Lake Lucas	-1.13				
17	Lake Okeechobee	-1.13				
18	Little Charley Bowlegs	-1.13				
19	Little Red Water Lake	-1.13				
20	Old Town Creek	-1.13				
21	S-154C	-1.13				
22	S-65A	-1.13				
23	S-65BC	-1.13				
24	S-65D	-1.13				
25	S-65E	-1.13				
26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

This digital Flood Insurance Rate Map (FIRM) was produced through a cooperative partnership between the Southwest Florida Water Management District (SWFWMD), South Florida Water Management District (SFWMD), Highlands County, Federal Emergency Management Agency (FEMA) and the associated communities within Highlands County.

LEGEND

SPECIAL FLOOD HAZARD AREAS 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 equaled 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 Elevations 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** — Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.
- **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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

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 D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
- 513 — 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 North American Vertical Datum of 1988

- A — A — Cross section line
- 23 — 23 — Transect line
- 97°07'30", 32°22'30" — Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 4375000mE — 1000-meter Universal Transverse Mercator grid ticks, Zone 17
- 6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
- DX5510 — Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 — River Mile
- 222218 — Section - Township - Range
- 7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
- Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'

250 0 500 1000 FEET

150 0 150 300 METERS

NFIP
NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0359C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA
AND INCORPORATED AREAS

PANEL 359 OF 710
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0359	C
LAKE PLACID, TOWN OF	120068	0359	C

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
12055C0359C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

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Spatial Reference System Division
National Geodetic Survey, NOAA
Silver Springs Metro Center
1315 East-West Highway
Silver Spring, Maryland 20910
(301) 713-3191

Example Datum Offset Calculation
using datum offset table below
NAVD88 = NGVD29 + (datum offset value)

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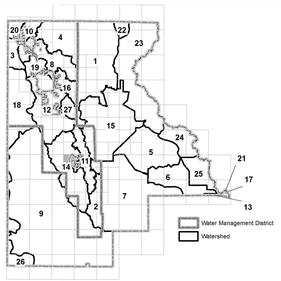

ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1-day 100yr/500 yr*	Volume (in) Multi-Day 100yr/500yr*	Date of Model*
1	Arbuckle Creek	-1.13				
2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Bonnet Creek	-1.13				
5	C-41 AN	-1.13				
6	C-41 AS	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
14	Lake Francis Outlet	-1.13				
15	Lake Istokpoga	-1.13				
16	Lake Lucas	-1.13				
17	Lake Okeechobee	-1.13				
18	Little Charley Bowlegs	-1.13				
19	Little Red Water Lake	-1.13				
20	Old Town Creek	-1.13				
21	S-154C	-1.13				
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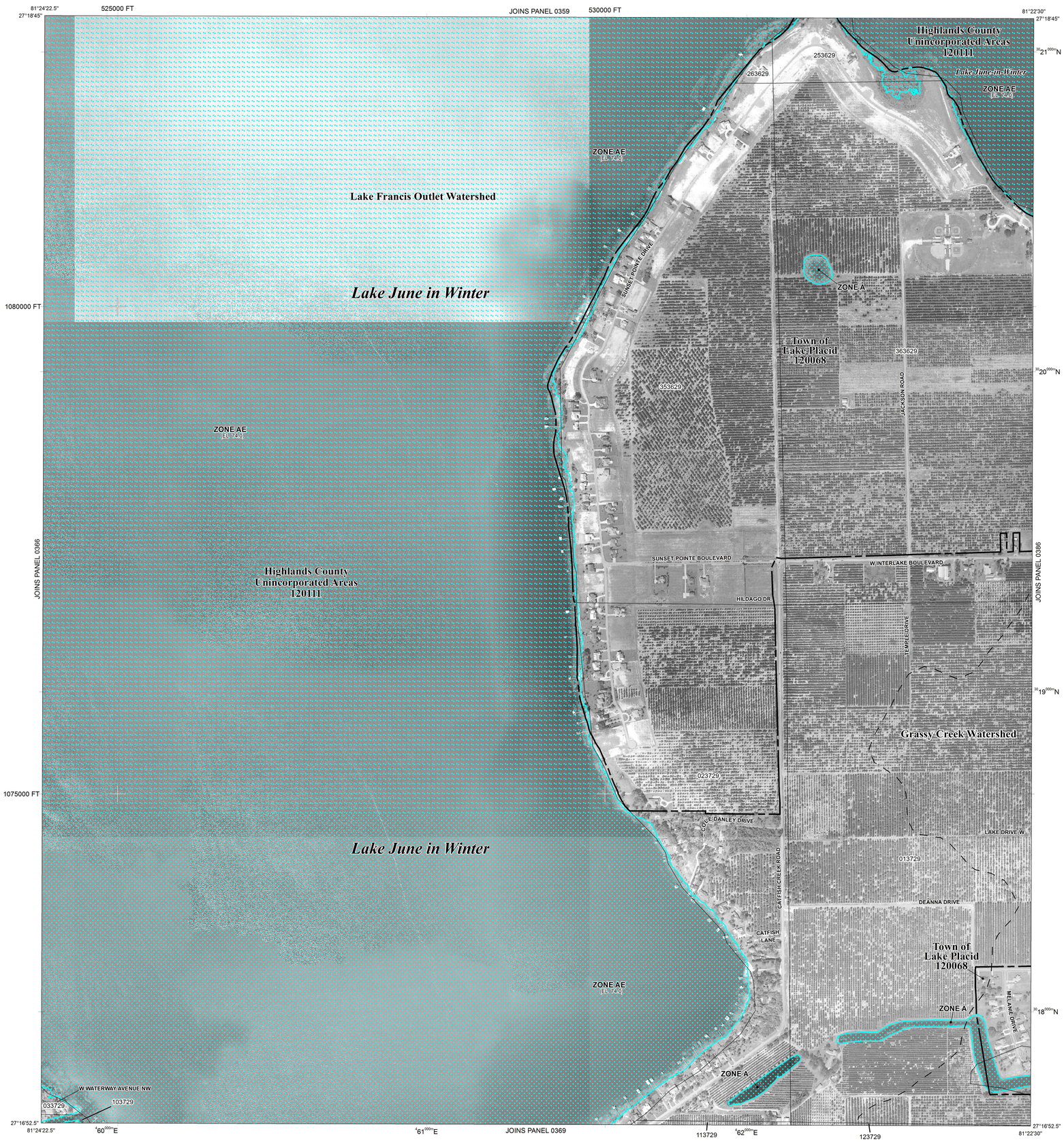
23	S-65BC	-1.13				
24	S-65D	-1.13				
25	S-65E	-1.13				
26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

This digital Flood Insurance Rate Map (FIRM) was produced through a cooperative partnership between the Southwest Florida Water Management District (SWFWMD), South Florida Water Management District (SFWMD), Highlands County, Federal Emergency Management Agency (FEMA) and the associated communities within Highlands County.



LEGEND

SPECIAL FLOOD HAZARD AREAS 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 equaled 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 Elevations 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 Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.

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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

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 D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
- 513 — 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 North American Vertical Datum of 1988

- A — A — Cross section line
- 23 — 23 — Transect line
- 97°07'30", 32°22'30" — Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 4275000mE — 1000-meter Universal Transverse Mercator grid ticks, Zone 17
- 6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
- DX5510 — Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 — River Mile
- 222218 — Section - Township - Range
- 7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
- Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'

250 0 500 1000 FEET

150 0 150 300 METERS

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0367C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA AND INCORPORATED AREAS

PANEL 367 OF 710

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0367	C
LAKE PLACID, TOWN OF	120068	0367	C

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
12055C0367C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

Base map information shown on this FIRM was provided in digital format by Highlands County. The original 2005 orthophotographic base imagery for the panels covered by the Southwest Florida Water Management District (SWFWMD) was provided with a 1/2-foot pixel resolution from Highlands County. The original 2007 orthophotographic base imagery for the panels covered by the South Florida Water Management District (SFWMD) was provided with a 1-foot pixel resolution by the National Agriculture Imagery Program (NAIP).

This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels; community map repository addresses; and a Listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

For information on available products associated with this FIRM visit the **Map Service Center (MSC)** 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 MSC website.

If you have **questions about this map**, how to order products or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange (FMIX) at **1-877-FEMA-MAP** (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/national-flood-insurance-program.

DATUM INFORMATION

The **projection** used in the preparation of this map was State Plane Florida East. The **horizontal datum** was NAD 83 HARN, GRS80 spheroid. Differences in datum, spheroid, projection or State Plane Zone used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Base Flood Elevations (BFEs) on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same **vertical datum**. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at http://www.ngs.noaa.gov or contact the National Geodetic Survey at the following address:

Spatial Reference System Division
National Geodetic Survey, NOAA
Silver Springs Metro Center
1315 East-West Highway
Silver Spring, Maryland 20910
(301) 713-3191

Example Datum Offset Calculation
using datum offset table below
NAVD88 = NGVD29 + (datum offset value)

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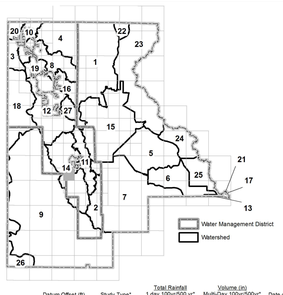

ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1-day 100yr/500 yr*	Volume (in) Multi-Day 100yr/500yr*	Date of Model*
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2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Buck Creek	-1.13				
5	C-41 AS	-1.13				
6	C-41 AS	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
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17	Lake Okeechobee	-1.13				
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19	Old Flood Water Lake	-1.13				
20	Otter Creek	-1.13				
21	S-154C	-1.13				
22	S-65A	-1.13				
23	S-65BC	-1.13				
24	S-65D	-1.13				
25	S-65E	-1.13				
26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

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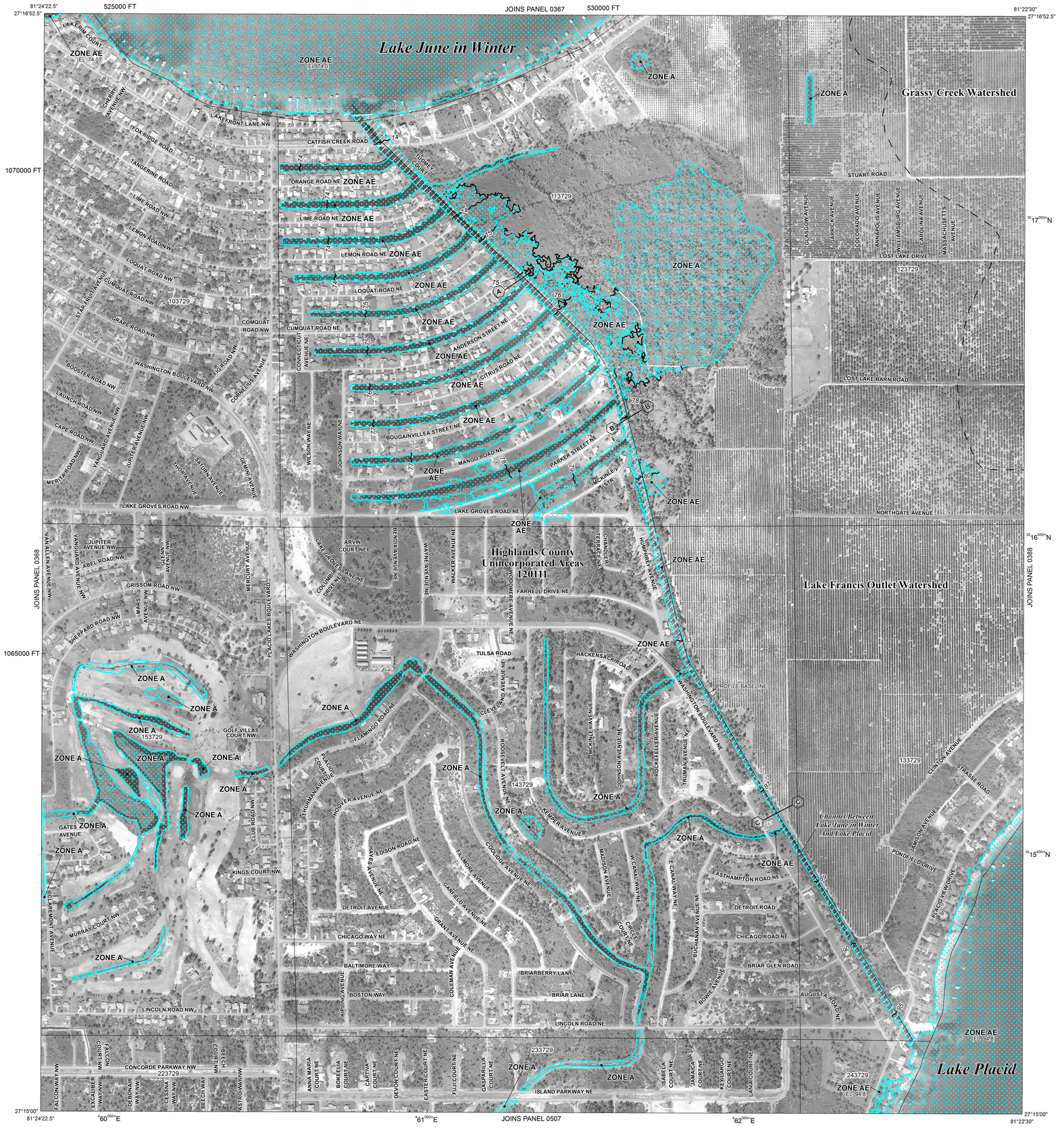

LEGEND

SPECIAL FLOOD HAZARD AREAS 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 equaled 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 Elevations 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** — Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.
- **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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

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 D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
- 513 — 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 North American Vertical Datum of 1988

- (A)—(A) — Cross section line
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- 6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
- DX5510 × — Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 — River Mile
- 222218 — Section - Township - Range
- 7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
- Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

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MAP SCALE 1" = 500'

250 0 500 1000 FEET

150 0 150 300 METERS

NFIP NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0369C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA AND INCORPORATED AREAS

PANEL 369 OF 710

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0369	C

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
12055C0369C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

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DATUM INFORMATION

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Spatial Reference System Division
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Silver Springs Metro Center
1315 East-West Highway
Silver Spring, Maryland 20910
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Example Datum Offset Calculation
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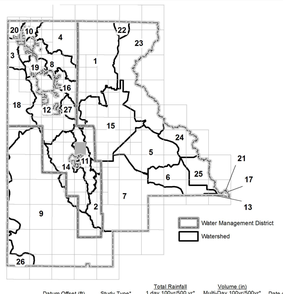

ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1-day 100yr/500 yr*	Volume (in) Multi-Day 100yr/500yr*	Date of Model*
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LEGEND

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ZONE A	No Base Flood Elevations 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	Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.
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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

OTHER AREAS

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COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS

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Zone D boundary
CBRS and OPA boundary
Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
513 — 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 North American Vertical Datum of 1988
A — A — Cross section line
23 — 23 — Transect line
97°07'30", 32°22'30" — Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
4375000mE — 1000-meter Universal Transverse Mercator grid ticks, Zone 17
6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
DX5510 — Bench mark (see explanation in Notes to Users section of this FIRM panel)
M1.5 — River Mile
222218 — Section - Township - Range
7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'
250 0 500 1000 FEET
150 0 150 300 METERS

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0378C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA AND INCORPORATED AREAS

PANEL 378 OF 710

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0378	C

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
12055C0378C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation information presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations (BFEs) shown on this map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations table in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations table should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

Base map information shown on this FIRM was provided in digitial format by the Southwest Florida Water Management District. The original orthophotographic base imagery was provided in color with a on-foot pixel resolution at a scale of 1" = 200' from photography flown January - February 2008.

This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this juristiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels; community map repository addresses; and a Listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

For information on available products associated with this FIRM visit the **Map Service Center (MSC)** 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 MSC website.

If you have **questions about this map,** how to order products, or the National Flood Insurance Program in general, please call the **FEMA Map Information eXchange (FMIX)** at **1-877-FEMA-MAP** (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/national-flood-insurance-program.

DATUM INFORMATION

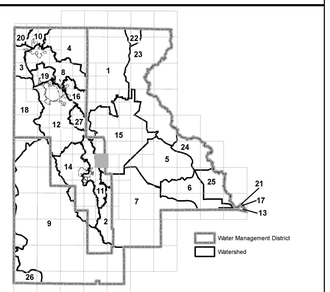
The **projection** used in the preparation of this map was State Plane Florida East. The **horizontal datum** was NAD83, GRS1980 spheroid. Differences in datum, spheroid, projection or State Plane Zone used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Base Flood Elevations (BFEs)on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same **vertical datum**. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at http://www.ngs.noaa.gov/ or contact the National Geodetic Survey at the following address:

Spatial Reference System Division
National Geodetic Survey, NOAA
1315 East-West Highway
Silver Spring, Maryland 20910
(301) 713-3242

Example Datum Offset Calculation
using datum offset table below
NAVD88 = NGVD29 + (datum offset value)

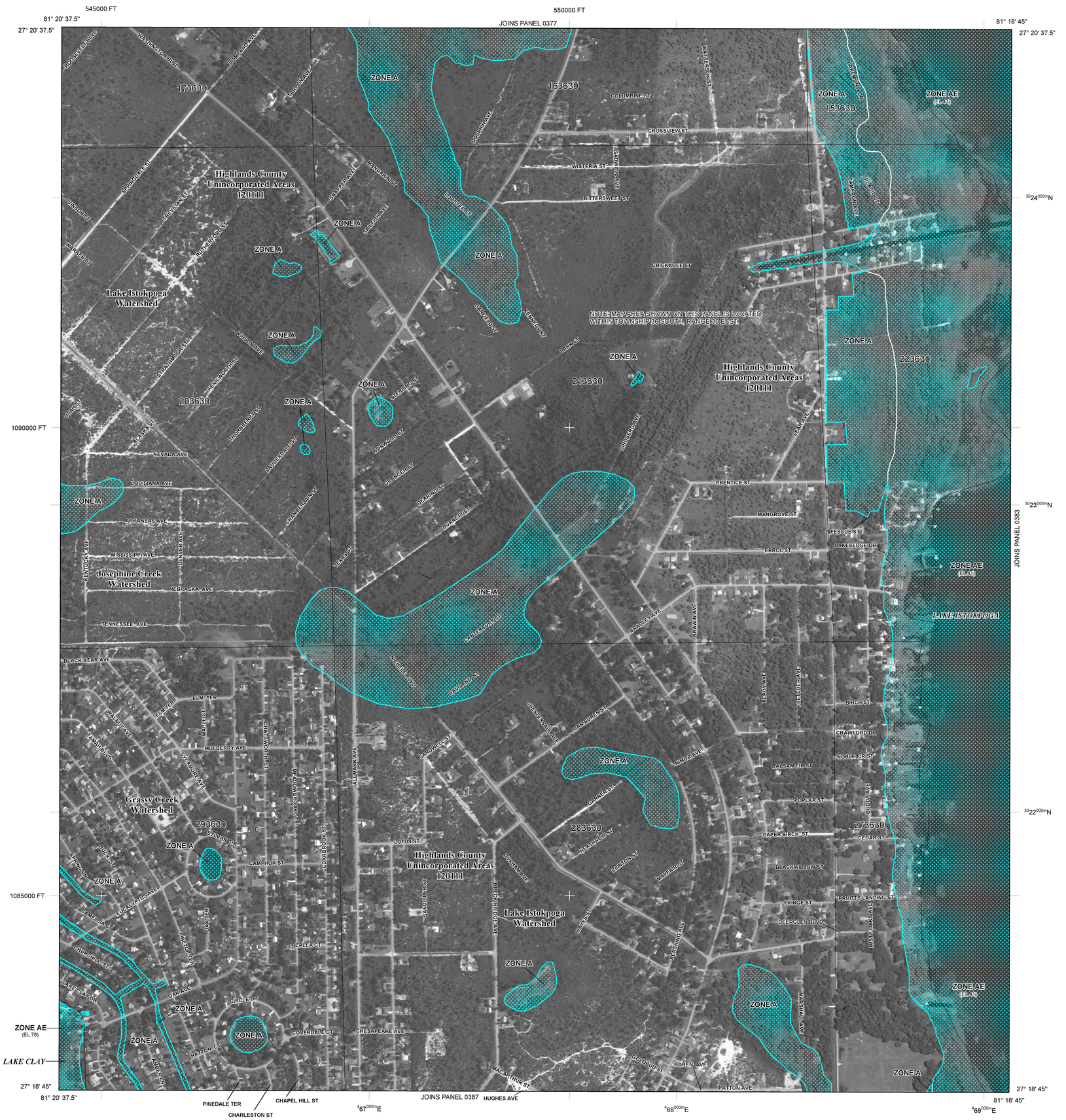
To obtain current elevation, description, and/or location information for **benchmarks** shown on this map, please contact the Information Services Branch of the National Geodetic Survey at **(301) 713-3242** or visit its website at http://www.ngs.noaa.gov/



ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1 day 100yr/500 yr*	Volume (cf) Multi-Day 100yr/500yr*	Date of Model*
1	Arbuckle Creek	-1.13				
2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Bonnet Creek	-1.13				
5	C-41 Can	-1.13				
6	C-41 NB	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
14	Lake Francis Outlet	-1.13				
15	Lake Istokpoga	-1.13				
16	Lake Lucas	-1.13				
17	Lake Okeechobee	-1.13				
18	Little Charley Bowlegs	-1.13				
19	Little Red Water Lake	-1.13				
20	Old Town Creek	-1.13				
21	S-65	-1.13				
22	S-65A	-1.13				
23	S-65BC	-1.13				
24	S-65D	-1.13				
25	S-65E	-1.13				
26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

This digital Flood Insurance Rate Map (FIRM) was produced through a cooperative partnership between the Southwest Florida Water Management District (SWFWMD), South Florida Water Management District (SFWMD), Highlands County, Federal Emergency Management Agency (FEMA) and the associated communities within Highlands County.



LEGEND

SPECIAL FLOOD HAZARD AREAS 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 equaled 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 Elevations 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 Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.

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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar[1]

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 D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
- 513 — 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 North American Vertical Datum of 1988

- A — A — Cross section line
- 23 — 23 — Transect line
- 97°07'30", 32°22'30" — Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 4°275'000"E — 1000-meter Universal Transverse Mercator grid ticks, Zone 17 W
- 6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
- DX5510 — Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 — River Mile
- 222218 — Section - Township - Range
- 7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
- Watershed Boundaries

MAP REPOSITORIES
Refer to Map Repositories list on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'
250 0 500 1000 FEET
150 0 150 300 METERS

NFIP
NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0379C

FIRM

FLOOD INSURANCE RATE MAP
HIGHLANDS COUNTY, FLORIDA
AND INCORPORATED AREAS

PANEL 379 OF 710
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0379	C

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
12055C0379C
EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

Base map information shown on this FIRM was provided in digital format by Highlands County. The original 2005 orthophotographic base imagery for the panels covered by the Southwest Florida Water Management District (SWFWMD) was provided with a 1/2-foot pixel resolution from Highlands County. The original 2007 orthophotographic base imagery for the panels covered by the South Florida Water Management District (SFWMD) was provided with a 1-foot pixel resolution by the National Agriculture Imagery Program (NAIP).

This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed **Map Index** for an overview map of the county showing the layout of map panels; community map repository addresses; and a Listing of Communities table containing National Flood Insurance Program dates for each community as well as a listing of the panels on which each community is located.

For information on available products associated with this FIRM visit the **Map Service Center (MSC)** 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 MSC website.

If you have **questions about this map**, how to order products or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange (FMIX) at **1-877-FEMA-MAP** (1-877-336-2627) or visit the FEMA website at http://www.fema.gov/national-flood-insurance-program.

DATUM INFORMATION

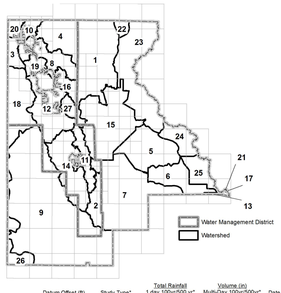
The **projection** used in the preparation of this map was State Plane Florida East. The **horizontal datum** was NAD 83 HARN, GRS80 spheroid. Differences in datum, spheroid, projection or State Plane Zone used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of this FIRM.

Base Flood Elevations (BFEs) on this map are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same **vertical datum**. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at http://www.ngs.noaa.gov or contact the National Geodetic Survey at the following address:

Spatial Reference System Division
National Geodetic Survey, NOAA
Silver Springs Metro Center
1315 East-West Highway
Silver Spring, Maryland 20910
(301) 713-3191

Example Datum Offset Calculation
using datum offset table below
NAVD88 = NGVD29 + (datum offset value)

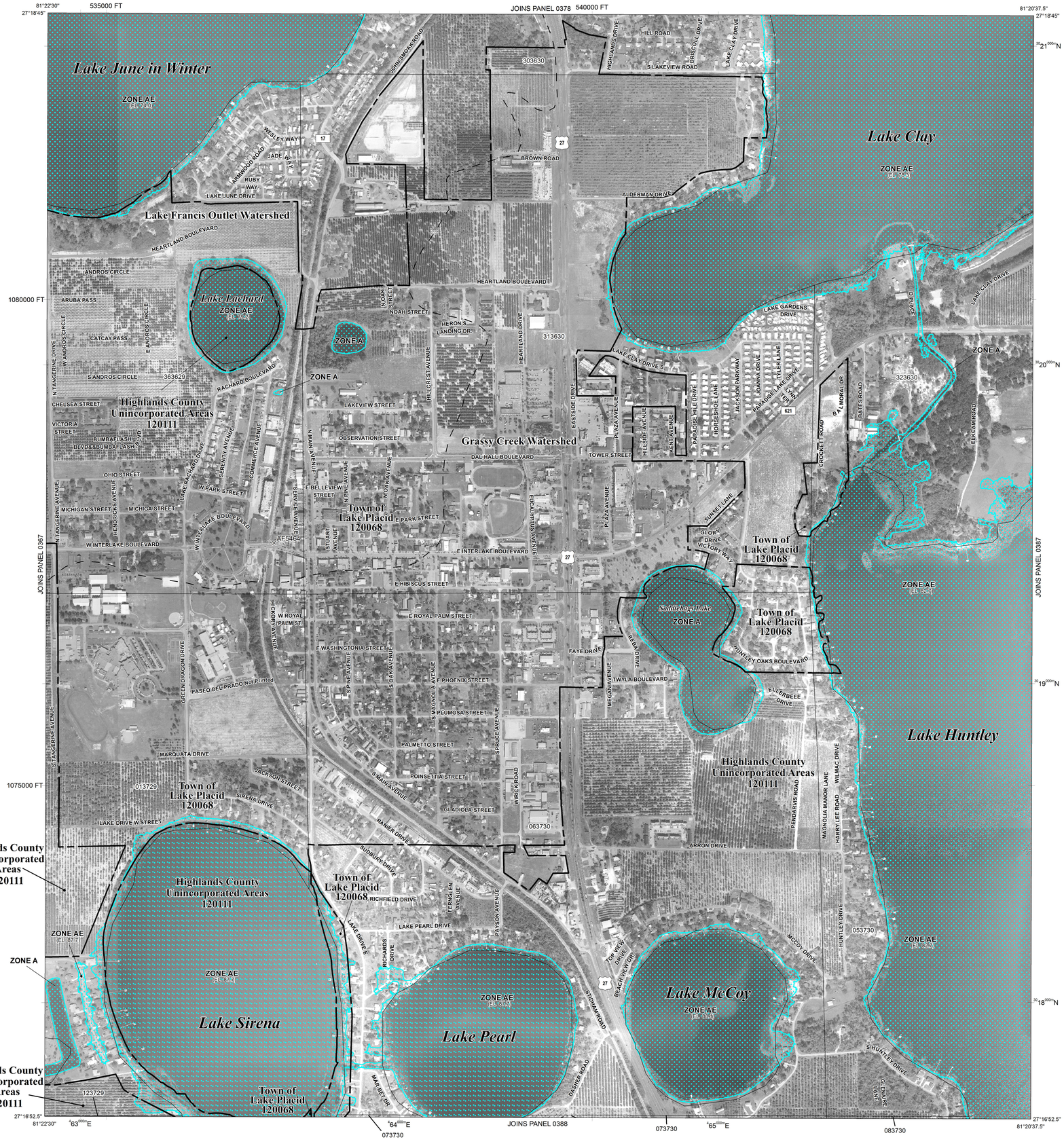
To obtain current elevation, description, and/or location information for **bench marks** shown on this map, please contact the Information Services Branch of the National Geodetic Survey at **(301) 713-3242**, or visit its website at http://www.ngs.noaa.gov.



ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1-day 100yr/500 yr*	Volume (in) Multi-Day 100yr/500yr*	Date of Model*
1	Arbuckle Creek	-1.13				
2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Bonnet Creek	-1.13				
5	C-41 AN	-1.13				
6	C-41 AS	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
14	Lake Francis Outlet	-1.13				
15	Lake Istokpoga	-1.13				
16	Lake June	-1.13				
17	Lake Okeechobee	-1.13				
18	Little Charley Bowlegs	-1.13				
19	Little Red Water Lake	-1.13				
20	Old Town Creek	-1.13				
21	S-154C	-1.13				
22	S-65A	-1.13				
23	S-65BC	-1.13				
24	S-65D	-1.13				
25	S-65E	-1.13				
26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

This digital Flood Insurance Rate Map (FIRM) was produced through a cooperative partnership between the Southwest Florida Water Management District (SWFWMD), South Florida Water Management District (SFWMD), Highlands County, Federal Emergency Management Agency (FEMA) and the associated communities within Highlands County.



LEGEND

SPECIAL FLOOD HAZARD AREAS 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 equaled 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 Elevations 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 Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.

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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

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 D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
- 513 — 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 North American Vertical Datum of 1988

- A — A — Cross section line
- 23 — 23 — Transect line
- 97°07'30", 32°22'30" — Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 4275000mE — 1000-meter Universal Transverse Mercator grid ticks, Zone 17
- 6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
- DX5510 — Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 — River Mile
- 222218 — Section - Township - Range
- 7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
- Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'

250 0 500 1000 FEET

150 0 150 300 METERS

NFIP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0386C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA AND INCORPORATED AREAS

PANEL 386 OF 710

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0386	C
LAKE PLACID, TOWN OF	120068	0386	C

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
12055C0386C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

NOTES TO USERS

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Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

Base map information shown on this FIRM was provided in digitial format by the Southwest Florida Water Management District. The original orthophotographic base imagery was provided in color with a on-foot pixel resolution at a scale of 1" = 200' from photography flown January - February 2008.

This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this juristiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

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DATUM INFORMATION

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Spatial Reference System Division
National Geodetic Survey, NOAA
1315 East-West Highway
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(301) 713-3242

Example Datum Offset Calculation
using datum offset table below
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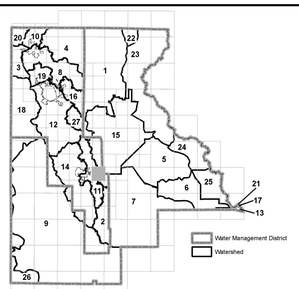

ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1 day 100yr/500 yr*	Volume (cf) Multi-Day 100yr/500yr*	Date of Model*
1	Arbuckle Creek	-1.13				
2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Blue Creek	-1.13				
5	C-41 AN	-1.13				
6	C-41 AS	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
14	Lake Francis Outlet	-1.13				
15	Lake Istokpoga	-1.13				
16	Lake Lucas	-1.13				
17	Lake Okeechobee	-1.13				
18	Little Charley Bowlegs	-1.13				
19	Little Red Water Lake	-1.13				
20	Mill Town Creek	-1.13				
21	S-154C	-1.13				
22	S-65A	-1.13				
23	S-65BC	-1.13				
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26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

This digital Flood Insurance Rate Map (FIRM) was produced through a cooperative partnership between the Southwest Florida Water Management District (SWFWMD), South Florida Water Management District (SFWMD), Highlands County, Federal Emergency Management Agency (FEMA) and the associated communities within Highlands County.

LEGEND

SPECIAL FLOOD HAZARD AREAS 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 equaled 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 Elevations 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	Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.
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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar[1]

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 D boundary
	CBRS and OPA boundary
	Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
513	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 North American Vertical Datum of 1988

A — A	Cross section line
23 — 23	Transect line
97°07'30", 32°22'30"	Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
$^{4}275^{000m}$E	1000-meter Universal Transverse Mercator grid ticks, Zone 17 W
6000000 FT	5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
DX5510 ×	Bench mark (see explanation in Notes to Users section of this FIRM panel)
● M1.5	River Mile
222218	Section - Township - Range
7NX1000 ♦	Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
	Watershed Boundaries

MAP REPOSITORIES
Refer to Map Repositories list on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'

250 0 500 1000 FEET

150 0 150 300 METERS

NFIP NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0387C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA AND INCORPORATED AREAS

PANEL 387 OF 710
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0387	C

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 12055C0387C

EFFECTIVE DATE NOVEMBER 18, 2015

Federal Emergency Management Agency

NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources of small size. The **community map repository** should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where **Base Flood Elevations** (BFEs) and/or **floodways** have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables contained within the Flood Insurance Study (FIS) report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the **floodways** were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by **flood control structures**. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

Base map information shown on this FIRM was provided in digital format by Highlands County. The original 2005 orthophotographic base imagery for the panels covered by the Southwest Florida Water Management District (SWFWMD) was provided with a 1/2-foot pixel resolution from Highlands County. The original 2007 orthophotographic base imagery for the panels covered by the South Florida Water Management District (SFWMD) was provided with a 1-foot pixel resolution by the National Agriculture Imagery Program (NAIP).

This map reflects more detailed and up-to-date **stream channel configurations** than those shown on the previous FIRM for this jurisdiction. The floodplains and floodways that were transferred from the previous FIRM may have been adjusted to conform to these new stream channel configurations. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map.

Corporate limits shown on this map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after this map was published, map users should contact appropriate community officials to verify current corporate limit locations.

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DATUM INFORMATION

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National Geodetic Survey, NOAA
Silver Springs Metro Center
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Silver Spring, Maryland 20910
(301) 713-3191

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using datum offset table below
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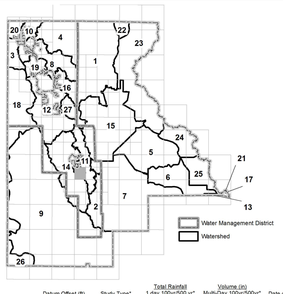

ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall 1-day 100yr/500 yr*	Volume (in) Multi-Day 100yr/500yr*	Date of Model*
1	Arbuckle Creek	-1.13				
2	Bay Swamp	-1.13				
3	Bee Branch	-1.13				
4	Bonnet Creek	-1.13				
5	C-41 AN	-1.13				
6	C-41 AS	-1.13				
7	C-41 N	-1.13				
8	Carter Creek	-1.13				
9	Fisheating Creek	-1.13				
10	Grassy Creek (north)	-1.13				
11	Grassy Creek (central)	-1.13				
12	Josephine Creek	-1.13				
13	L-59E	-1.13				
14	Lake Francis Outlet	-1.13				
15	Lake Istokpoga	-1.13				
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23	S-65BC	-1.13				
24	S-65D	-1.13				
25	S-65E	-1.13				
26	Shell Creek	-1.13				
27	Yellow Bluff Creek	-1.13				

* Multiple study types, rainfall volumes, and/or model dates found within specific watersheds; refer to the Flood Insurance Study (FIS) for details.

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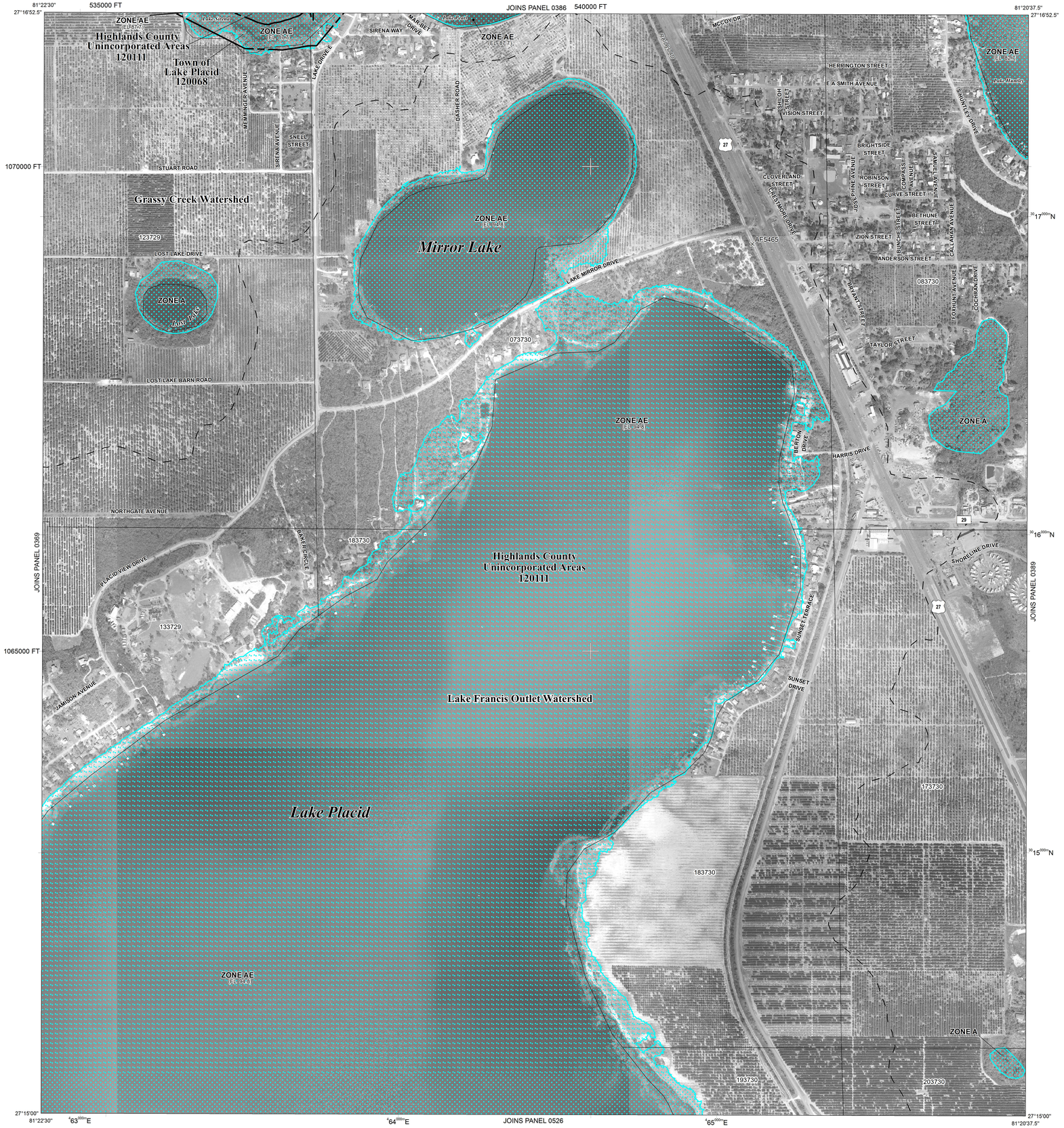

LEGEND

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ZONE A No Base Flood Elevations 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 Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.

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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

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.

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1% annual chance floodplain boundary
0.2% annual chance floodplain boundary
Floodway boundary
Zone D boundary
CBRS and OPA boundary
Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
513 — Base Flood Elevation line and value; elevation in feet*
(EL 987) — Base Flood Elevation value where uniform within zone; elevation in feet*
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M1.5 — River Mile
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Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

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250 0 500 1000 FEET

150 0 150 300 METERS

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0388C

FIRM

FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA AND INCORPORATED AREAS

PANEL 388 OF 710

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0388	C
LAKE PLACID, TOWN OF	120068	0388	C

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
12055C0388C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency

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Silver Spring, Maryland 20910
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Example Datum Offset Calculation
using datum offset table below
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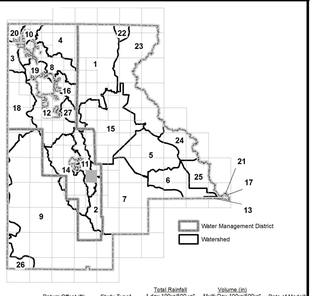

ID	Watershed	Datum Offset (ft)	Study Type*	Total Rainfall: 1-day 100-yr/500-yr*	Volume (in): Multi-Day 100-yr/500-yr*	Date of Model*
1	Arbuckle Creek	-1.13				
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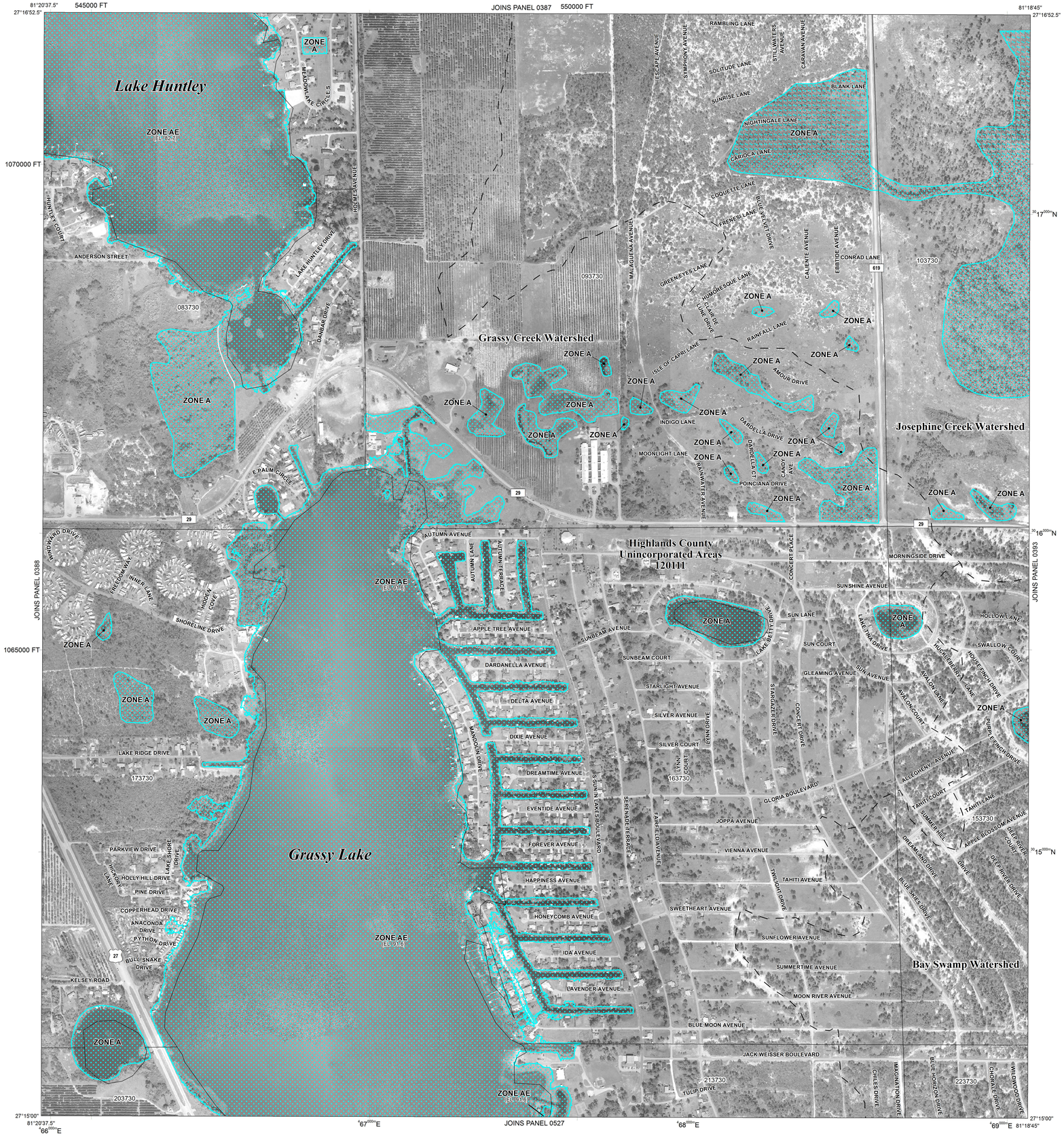

LEGEND

SPECIAL FLOOD HAZARD AREAS SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

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- **ZONE A** No Base Flood Elevations 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** Special Flood Hazard Area formerly protected from the 1% annual chance flood 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 or greater flood.
- **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; and areas protected by levees from 1% annual chance flood. See additional note in Watershed Table on left collar.

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 D boundary
- CBRS and OPA boundary
- Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths, or flood velocities
- 513 — 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 North American Vertical Datum of 1988

- A — A — Cross section line
- 23 — 23 — Transect line
- 97°07'30", 32°22'30" — Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 4275000mE — 1000-meter Universal Transverse Mercator grid ticks, Zone 17
- 6000000 FT — 5000-foot grid values: Florida State Plane coordinate system, East zone (FIPSZONE 0901), Transverse Mercator projection
- DX5510 — Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5 — River Mile
- 222218 — Section - Township - Range
- 7NX1000 — Junction - Points defining locations of flow accumulation or hydraulic connectivity. The first two characters of the Junction name represents the specific watershed (as shown in the map collar locator map) in which the Junction is located (note that boundary Junctions, without an associated floodplain, are also shown).
- Watershed Boundaries

MAP REPOSITORY
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE
FLOOD INSURANCE RATE MAP
November 18, 2015

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer to the Community Map History table located in 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.

MAP SCALE 1" = 500'
250 0 500 1000 FEET
150 0 150 300 METERS

NFIP
NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0389C

FIRM
FLOOD INSURANCE RATE MAP

HIGHLANDS COUNTY, FLORIDA
AND INCORPORATED AREAS

PANEL 389 OF 710
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
HIGHLANDS COUNTY	120111	0389	C

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
12055C0389C

EFFECTIVE DATE
NOVEMBER 18, 2015

Federal Emergency Management Agency