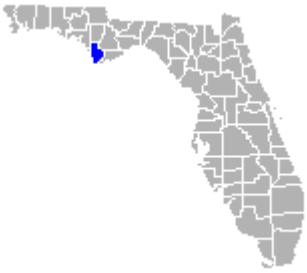
FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 1



GULF COUNTY, FLORIDA

AND INCORPORATED AREAS

COMMUNITY NAME	NUMBER
GULF COUNTY, UNINCORPORATED AREAS	120098
PORT ST. JOE, CITY OF	120099
WEWAHITCHKA, CITY OF	120100

PRELIMINARY

5/2/2016

FEMA

REVISED

FLOOD INSURANCE STUDY NUMBER
12045CV000C

Version Number 1.3.3.2

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Five Acre Farm Creek West	12P-13P
Stone Mill Creek	14P-16P
Taylor Branch	17P

FLOOD INSURANCE STUDY REPORT
GULF COUNTY, FLORIDA

SECTION 1.0 – INTRODUCTION

1.1 The National Flood Insurance Program

The National Flood Insurance Program (NFIP) is a voluntary Federal program that enables property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

For decades, the national response to flood disasters was generally limited to constructing flood-control works such as dams, levees, sea-walls, and the like, and providing disaster relief to flood victims. This approach did not reduce losses nor did it discourage unwise development. In some instances, it may have actually encouraged additional development. To compound the problem, the public generally could not buy flood coverage from insurance companies, and building techniques to reduce flood damage were often overlooked.

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayers, the U.S. Congress created the NFIP. The intent was to reduce future flood damage through community floodplain management ordinances, and provide protection for property owners against potential losses through an insurance mechanism that requires a premium to be paid for the protection.

The U.S. Congress established the NFIP on August 1, 1968, with the passage of the National Flood Insurance Act of 1968. The NFIP was broadened and modified with the passage of the Flood Disaster Protection Act of 1973 and other legislative measures. It was further modified by the National Flood Insurance Reform Act of 1994 and the Flood Insurance Reform Act of 2004. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which is a component of the Department of Homeland Security (DHS).

Participation in the NFIP is based on an agreement between local communities and the Federal Government. If a community adopts and enforces floodplain management regulations to reduce future flood risks to new construction and substantially improved structures in Special Flood Hazard Areas (SFHAs), the Federal Government will make flood insurance available within the community as a financial protection against flood losses. The community's floodplain management regulations must meet or exceed criteria established in accordance with Title 44 Code of Federal Regulations (CFR) Part 60, *Criteria for Land Management and Use*.

SFHAs are delineated on the community's Flood Insurance Rate Maps (FIRMs). Under the NFIP, buildings that were built before the flood hazard was identified on the community's FIRMs are generally referred to as "Pre-FIRM" buildings. When the NFIP was created, the U.S. Congress recognized that insurance for Pre-FIRM buildings would be prohibitively expensive if the premiums were not subsidized by the Federal Government. Congress also recognized that most of these floodprone buildings were built by individuals who did not have sufficient knowledge of the flood hazard to make informed decisions. The NFIP requires that full actuarial rates reflecting the complete flood risk be charged on all buildings constructed or substantially improved on or after

the effective date of the initial FIRM for the community or after December 31, 1974, whichever is later. These buildings are generally referred to as "Post-FIRM" buildings.

1.2 Purpose of this Flood Insurance Study Report

This Flood Insurance Study (FIS) report revises and updates information on the existence and severity of flood hazards for the study area. The studies described in this report developed flood hazard data that will be used to establish actuarial flood insurance rates and to assist communities in efforts to implement sound floodplain management.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive than the minimum Federal requirements. Contact your State NFIP Coordinator to ensure that any higher State standards are included in the community's regulations.

1.3 Jurisdictions Included in the Flood Insurance Study Project

This FIS Report covers the entire geographic area of Gulf County, Florida.

The jurisdictions that are included in this project area, along with the Community Identification Number (CID) for each community and the 8-digit Hydrologic Unit Codes (HUC-8) sub-basins affecting each, are shown in Table 1. The Flood Insurance Rate Map (FIRM) panel numbers that affect each community are listed. If the flood hazard data for the community is not included in this FIS Report, the location of that data is identified.

Table 1: Listing of NFIP Jurisdictions

Community	CID	HUC-8 Sub-Basin(s)	Located on FIRM Panel(s)	If Not Included, Location of Flood Hazard Data
Gulf County, Unincorporated Areas	120098	03130011, 03130012, 03130014, 03140101	12045C0010H, 12045C0020H, 12045C0030H, 12045C0035H, 12045C0040H, 12045C0045H, 12045C0055H, 12045C0060H, 12045C0061H, 12045C0062H, 12045C0063H, 12045C0064H, 12045C0070H, 12045C0080H, 12045C0110H, 12045C0120H, 12045C0130H, 12045C0135H, 12045C0140H, 12045C0145H, 12045C0155H, 12045C0160H, 12045C0164H, 12045C0165H, 12045C0168H, 12045C0169H, 12045C0170H, 12045C0190H, 12045C0195H, 12045C0210H, 12045C0217H, 12045C0219H, 12045C0230H, 12045C0235H, 12045C0236H, 12045C0238H, 12045C0240H, 12045C0245H, 12045C0255H, 12045C0260H, 12045C0265H, 12045C0270H, 12045C0280H, 12045C0285H, 12045C0290H, 12045C0295H, 12045C0306H, 12045C0307H, 12045C0308H, 12045C0309H, 12045C0316H, 12045C0317H, 12045C0318H, 12045C0319H, 12045C0326H, 12045C0327H, 12045C0328H[1],12045C0329H, 12045C0333H, 12045C0335H, 12045C0340H[1],12045C0341H, 12045C0343H, 12045C0345H, 12045C0355H, 12045C0360H, 12045C0365H, 12045C0370H, 12045C0380H, 12045C0385H, 12045C0390H, 12045C0395H, 12045C0407H, 12045C0409H,	

Community	CID	HUC-8 Sub-Basin(s)	Located on FIRM Panel(s)	If Not Included, Location of Flood Hazard Data
Gulf County, Unincorporated Areas	120098	03130011, 03130012, 03130014, 03140101	12045C0426H[1],12045C0427H, 12045C0428H, 12045C0429H, 12045C0431H, 12045C0432H, 12045C0433H, 12045C0434H, 12045C0436H, 12045C0437H, 12045C0438H[1],12045C0439H[1], 12045C0441H, 12045C0442H, 12045C0453H, 12045C0454H, 12045C0455H, 12045C0460H, 12045C0461H	
Port St. Joe, City of	120099	03130011, 03140101	12045C0238H, 12045C0240H, 12045C0326H, 12045C0327H, 12045C0329H, 12045C0333H, 12045C0335H, 12045C0341H, 12045C0343H, 12045C0345H	
Wewahitchka, City of	120100	03130012	12045C0063H, 12045C0064H, 12045C0070H, 12045C0155H, 12045C0160H	

[1]Panel Not Printed

1.4 Considerations for using this Flood Insurance Study Report

The NFIP encourages State and local governments to implement sound floodplain management programs. To assist in this endeavor, each FIS Report provides floodplain data, which may include a combination of the following: 10-, 4-, 2-, 1-, and 0.2-percent annual chance flood elevations (the 1% annual chance flood elevation is also referred to as the Base Flood Elevation (BFE)); delineations of the 1% annual chance and 0.2% annual chance floodplains; and 1% annual chance floodway. This information is presented on the FIRM and/or in many components of the FIS Report, including Flood Profiles, Floodway Data tables, Summary of Non-Coastal Stillwater Elevations tables, and Coastal Transect Parameters tables (not all components may be provided for a specific FIS).

This section presents important considerations for using the information contained in this FIS Report and the FIRM, including changes in format and content. Figures 1, 2, and 3 present information that applies to using the FIRM with the FIS Report.

- Part or all of this FIS Report may be revised and republished at any time. In addition, part of this FIS Report may be revised by a Letter of Map Revision (LOMR), which does not

involve republication or redistribution of the FIS Report. Refer to Section 6.5 of this FIS Report for information about the process to revise the FIS Report and/or FIRM.

It is, therefore, the responsibility of the user to consult with community officials by contacting the community repository to obtain the most current FIS Report components. Communities participating in the NFIP have established repositories of flood hazard data for floodplain management and flood insurance purposes. Community map repository addresses are provided in Table 31, "Map Repositories," within this FIS Report.

- New FIS Reports are frequently developed for multiple communities, such as entire counties. A countywide FIS Report incorporates previous FIS Reports for individual communities and the unincorporated area of the county (if not jurisdictional) into a single document and supersedes those documents for the purposes of the NFIP.

  The initial Countywide FIS Report for Gulf County became effective on September 28, 2007. Refer to Table 28 for information about subsequent revisions to the FIRMs.

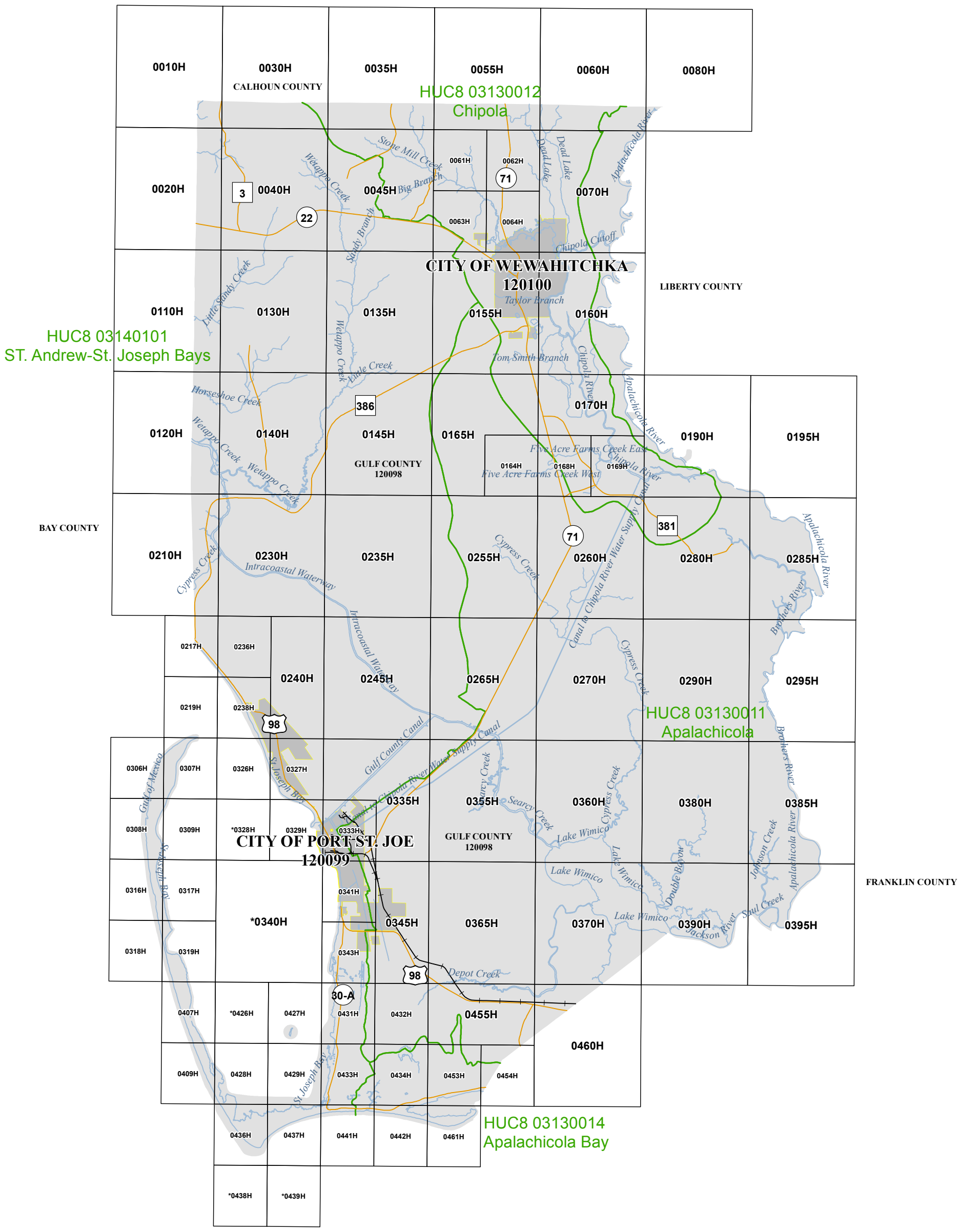
- FEMA does not impose floodplain management requirements or special insurance ratings based on Limit of Moderate Wave Action (LiMWA) delineations at this time. The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. If the LiMWA is shown on the FIRM, it is being provided by FEMA as information only. For communities that do adopt Zone VE building standards in the area defined by the LiMWA, additional Community Rating System (CRS) credits are available. Refer to Section 2.5.4 for additional information about the LiMWA.

  The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Visit the FEMA Web site at http://www.fema.gov or contact your appropriate FEMA Regional Office for more information about this program.

- FEMA has developed a *Guide to Flood Maps* (FEMA 258) and online tutorials to assist users in accessing the information contained on the FIRM. These include how to read panels and step-by-step instructions to obtain specific information. To obtain this guide and other assistance in using the FIRM, visit the FEMA Web site at http://www.fema.gov/online-tutorials.

The FIRM Index in Figure 1 shows the overall FIRM panel layout within Gulf County, Florida, and also displays the panel number and effective date for each FIRM panel in the county. Other information shown on the FIRM Index includes community boundaries, flooding sources, watershed boundaries, and United States Geological Survey (USGS) Hydrologic Unit Code – 8 (HUC-8) codes.

Figure 1: FIRM Panel Index



1 in = 18,000 feet 1:220,000

Feet
0 4,500 9,000 18,000 27,000 36,000

Map Projection:
Florida State Plane North Zone (FIPS Zone 0903)
North American Datum 1983 HARN

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

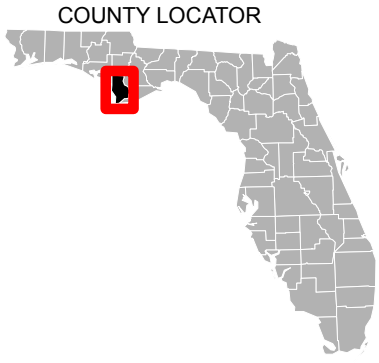
HTTP://MSC.FEMA.GOV

SEE FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION

PRELIMINARY
4/14/2016

*PANEL NOT PRINTED - OPEN WATER AREA

COUNTY LOCATOR



NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE RATE MAP INDEX

GULF COUNTY, FLORIDA and Incorporated Areas

PANELS PRINTED:
0010, 0020, 0030, 0035, 0040, 0045, 0055, 0060, 0061, 0062, 0063, 0064, 0070, 0080, 0110, 0120, 0130, 0135, 0140, 0145, 0155, 0160, 0164, 0165, 0168, 0169, 0170, 0190, 0195, 0210, 0217, 0219, 0230, 0235, 0236, 0238, 0240, 0245, 0255, 0260, 0265, 0270, 0280, 0285, 0290, 0295, 0306, 0307, 0308, 0309, 0316, 0317, 0318, 0319, 0326, 0327, 0329, 0333, 0335, 0341, 0343, 0345, 0355, 0360, 0365, 0370, 0380, 0385, 0390, 0395, 0407, 0409, 0427, 0428, 0429, 0431, 0432, 0433, 0434, 0436, 0437, 0441, 0442, 0453, 0454, 0455, 0460, 0461

FEMA

MAP NUMBER
12045CIND0D

MAP REVISED

Each FIRM panel may contain specific notes to the user that provide additional information regarding the flood hazard data shown on that map. However, the FIRM panel does not contain enough space to show all the notes that may be relevant in helping to better understand the information on the panel. Figure 2 contains the full list of these notes.

Figure 2: FIRM Notes to Users

NOTES TO USERS

For information and questions about this map, available products associated with this FIRM including historic versions of this FIRM, how to order products, or the National Flood Insurance Program in general, please call the FEMA Map Information eXchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Map Service Center website at http://msc.fema.gov. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website. Users may determine the current map date for each FIRM panel by visiting the FEMA Map Service Center website or by calling the FEMA Map Information eXchange.

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

For community and countywide map dates, refer to Table 28 in this FIS Report.

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

PRELIMINARY FIS REPORT: FEMA maintains information about map features, such as street locations and names, in or near designated flood hazard areas. Requests to revise information in or near designated flood hazard areas may be provided to FEMA during the community review period, at the final Consultation Coordination Officer's meeting, or during the statutory 90-day appeal period. Approved requests for changes will be shown on the final printed FIRM.

The map is for use in administering the NFIP. It may not identify all areas subject to flooding, particularly from local drainage sources of small size. Consult the community map repository to find updated or additional flood hazard information.

BASE FLOOD ELEVATIONS: For more detailed information in areas where Base Flood Elevations (BFEs) and/or floodways have been determined, consult the Flood Profiles and Floodway Data and/or Summary of Stillwater Elevations tables within this FIS Report. Use the flood elevation data within the FIS Report in conjunction with the FIRM for construction and/or floodplain management.

Coastal Base Flood Elevations shown on the map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD 88). Coastal flood elevations are also provided in the Summary of Stillwater Elevations table in the FIS 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 the FIRM.

Figure 2. FIRM Notes to Users

FLOODWAY INFORMATION: 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 FIS Report for this jurisdiction.

FLOOD CONTROL STRUCTURE INFORMATION: Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 4.3 "Non-Levee Flood Protection Measures" of this FIS Report for information on flood control structures for this jurisdiction.

PROJECTION INFORMATION: The projection used in the preparation of the map was State Plane North Zone (FIPS Zone0903)**.** The horizontal datum was North American Datum 83 HARN**.** Differences in datum, spheroid, projection or State Plane zones 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 the FIRM.

ELEVATION DATUM: Flood elevations on the FIRM are referenced to the North American Vertical Datum of 1988 (NAVD 88)**.** 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 (NAVD 88)**,** visit the National Geodetic Survey website at http://www.ngs.noaa.gov/ or contact the National Geodetic Survey at the following address:

NGS Information Services
NOAA, N/NGS12
National Geodetic Survey
SSMC-3, #9202
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Local vertical monuments may have been used to create the map. To obtain current monument information, please contact the appropriate local community listed in Table 31 of this FIS Report.

BASE MAP INFORMATION: Base map information shown on the FIRM was provided by the Florida Department of Transportation (FDOT). This information was derived from digital orthophotography at a 0.9-foot resolution from photography dated 2013. For information about base maps, refer to Section 6.2 “Base Map” in this FIS Report.

Corporate limits shown on the 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 the map was published, map users should contact appropriate community officials to verify current corporate limit locations.

Figure 2. FIRM Notes to Users

NOTES FOR FIRM INDEX

REVISIONS TO INDEX: As new studies are performed and FIRM panels are updated within Gulf County, Florida, corresponding revisions to the FIRM Index will be incorporated within the FIS Report to reflect the effective dates of those panels. Please refer to Table 28 of this FIS Report to determine the most recent FIRM revision date for each community. The most recent FIRM panel effective date will correspond to the most recent index date.

SPECIAL NOTES FOR SPECIFIC FIRM PANELS

This Notes to Users section was created specifically for Gulf County, Florida, effective.

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

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

FLOOD RISK REPORT: A Flood Risk Report (FRR) may be available for many of the flooding sources and communities referenced in this FIS Report. The FRR is provided to increase public awareness of flood risk by helping communities identify the areas within their jurisdictions that have the greatest risks. Although non-regulatory, the information provided within the FRR can assist communities in assessing and evaluating mitigation opportunities to reduce these risks. It can also be used by communities developing or updating flood risk mitigation plans. These plans allow communities to identify and evaluate opportunities to reduce potential loss of life and property. However, the FRR is not intended to be the final authoritative source of all flood risk data for a project area; rather, it should be used with other data sources to paint a comprehensive picture of flood risk.

Figure 3: Map Legend for FIRM

SPECIAL FLOOD HAZARD AREAS: *The 1% annual chance flood, also known as the base flood or 100-year flood, has a 1% chance of happening or being exceeded each year. Special Flood Hazard Areas are subject to flooding by the 1% annual chance flood. The Base Flood Elevation is the water surface elevation of the 1% annual chance flood. 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. See note for specific types. If the floodway is too narrow to be shown, a note is shown.*

	Special Flood Hazard Areas subject to inundation by the 1% annual chance flood (Zones A, AE, AH, AO, AR, A99, V and VE)
Zone A	The flood insurance rate zone that corresponds to the 1% annual chance floodplains. No base (1% annual chance) flood elevations (BFEs) or depths are shown within this zone.
Zone AE	The flood insurance rate zone that corresponds to the 1% annual chance floodplains. Base flood elevations derived from the hydraulic analyses are shown within this zone, either at cross section locations or as static whole-foot elevations that apply throughout the zone.
Zone AH	The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot BFEs derived from the hydraulic analyses are shown at selected intervals within this zone.
Zone AO	The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot depths derived from the hydraulic analyses are shown within this zone.
Zone AR	The flood insurance rate zone that corresponds to areas that were 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	The flood insurance rate zone that corresponds to areas of the 1% annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or flood depths are shown within this zone.
Zone V	The flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations are not shown within this zone.
Zone VE	Zone VE is the flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations derived from the coastal analyses are shown within this zone as static whole-foot elevations that apply throughout the zone.
	Regulatory Floodway determined in Zone AE.

Figure 3: Map Legend for FIRM

OTHER AREAS OF FLOOD HAZARD	
	Shaded Zone X: Areas of 0.2% annual chance flood hazards and areas of 1% annual chance flood hazards with average depths of less than 1 foot or with drainage areas less than 1 square mile.
	Future Conditions 1% Annual Chance Flood Hazard – Zone X: The flood insurance rate zone that corresponds to the 1% annual chance floodplains that are determined based on future-conditions hydrology. No base flood elevations or flood depths are shown within this zone.
	Area with Reduced Flood Risk due to Levee: Areas where an accredited levee, dike, or other flood control structure has reduced the flood risk from the 1% annual chance flood. See Notes to Users for important information.
OTHER AREAS	
	Zone D (Areas of Undetermined Flood Hazard): The flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible
NO SCREEN	Unshaded Zone X: Areas determined to be outside the 0.2% annual chance flood hazard
FLOOD HAZARD AND OTHER BOUNDARY LINES	
(ortho) (vector)	Flood Zone Boundary (white line on ortho-photography-based mapping; gray line on vector-based mapping)
	Limit of Study
	Jurisdiction Boundary
	Limit of Moderate Wave Action (LiMWA): Indicates the inland limit of the area affected by waves greater than 1.5 feet
GENERAL STRUCTURES	
Aqueduct *Channel* *Culvert* *Storm Sewer*	Channel, Culvert, Aqueduct, or Storm Sewer
Dam *Jetty* *Weir*	Dam, Jetty, Weir

Figure 3: Map Legend for FIRM

	Levee, Dike, or Floodwall accredited or provisionally accredited to reduce the flood risk from the 1% annual chance flood.
	Levee, Dike or Floodwall not accredited to reduce the flood risk from the 1% annual chance flood.
Bridge	Bridge
COASTAL BARRIER RESOURCES SYSTEM (CBRS) AND OTHERWISE PROTECTED AREAS (OPA): *CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas. See Notes to Users for important information.*	
CBRS AREA 09/30/2009	Coastal Barrier Resources System Area: Labels are shown to clarify where this area shares a boundary with an incorporated area or overlaps with the floodway.
OTHERWISE PROTECTED AREA 09/30/2009	Otherwise Protected Area
REFERENCE MARKERS	
22.0	River mile Markers
CROSS SECTION & TRANSECT INFORMATION	
B 20.2	Lettered Cross Section with Regulatory Water Surface Elevation (BFE)
5280 21.1	Numbered Cross Section with Regulatory Water Surface Elevation (BFE)
17.5	Unlettered Cross Section with Regulatory Water Surface Elevation (BFE)
8	Coastal Transect
	Profile Baseline: Indicates the modeled flow path of a stream and is shown on FIRM panels for all valid studies with profiles or otherwise established base flood elevation.
	Coastal Transect Baseline: Used in the coastal flood hazard model to represent the 0.0-foot elevation contour and the starting point for the transect and the measuring point for the coastal mapping.
513	Base Flood Elevation Line (shown for flooding sources for which no cross sections or profile are available)
ZONE AE (EL 16)	Static Base Flood Elevation value (shown under zone label)

Figure 3: Map Legend for FIRM

ZONE AO (DEPTH 2)	Zone designation with Depth
ZONE AO (DEPTH 2) (VEL 15 FPS)	Zone designation with Depth and Velocity
BASE MAP FEATURES	
Missouri Creek	River, Stream or Other Hydrographic Feature
234	Interstate Highway
234	U.S. Highway
234	State Highway
234	County Highway
MAPLE LANE	Street, Road, Avenue Name, or Private Drive if shown on Flood Profile
RAILROAD	Railroad
	Horizontal Reference Grid Line
—	Horizontal Reference Grid Ticks
+	Secondary Grid Crosshairs
Land Grant	Name of Land Grant
7	Section Number
R. 43 W. T. 22 N.	Range, Township Number
$^{42}76^{000m}$E	Horizontal Reference Grid Coordinates (UTM)
365000 FT	Horizontal Reference Grid Coordinates (State Plane)
80° 16’ 52.5”	Corner Coordinates (Latitude, Longitude)

SECTION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS

2.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1% annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. The 0.2% annual chance (500-year) flood is employed to indicate additional areas of flood hazard in the community.

Each flooding source included in the project scope has been studied and mapped using professional engineering and mapping methodologies that were agreed upon by FEMA and Gulf County as appropriate to the risk level. Flood risk is evaluated based on factors such as known flood hazards and projected impact on the built environment. Engineering analyses were performed for each studied flooding source to calculate its 1% annual chance flood elevations; elevations corresponding to other floods (e.g. 10-, 4-, 2-, 0.2-percent annual chance, etc.) may have also been computed for certain flooding sources. Engineering models and methods are described in detail in Section 5.0 of this FIS Report. The modeled elevations at cross sections were used to delineate the floodplain boundaries on the FIRM; between cross sections, the boundaries were interpolated using elevation data from various sources. More information on specific mapping methods is provided in Section 6.0 of this FIS Report.

Depending on the accuracy of available topographic data (Table 23), study methodologies employed (Section 5.0), and flood risk, certain flooding sources may be mapped to show both the 1% and 0.2% annual chance floodplain boundaries, regulatory water surface elevations (BFEs), and/or a regulatory floodway. Similarly, other flooding sources may be mapped to show only the 1% annual chance floodplain boundary on the FIRM, without published water surface elevations. In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary is shown on the FIRM. Figure 3, "Map Legend for FIRM", describes the flood zones that are used on the FIRMs to account for the varying levels of flood risk that exist along flooding sources within the project area. Table 2 and Table 3 indicate the flood zone designations for each flooding source and each community within Gulf County, Florida, respectively.

Table 2, "Flooding Sources Included in this FIS Report," lists each flooding source, including its study limits, affected communities, mapped zone on the FIRM, and the completion date of its engineering analysis from which the flood elevations on the FIRM and in the FIS Report were derived. Descriptions and dates for the latest hydrologic and hydraulic analyses of the flooding sources are shown in Table 13. Floodplain boundaries for these flooding sources are shown on the FIRM (published separately) using the symbology described in Figure 3. On the map, the 1% annual chance floodplain corresponds to the SFHAs. The 0.2% annual chance floodplain shows areas that, although out of the regulatory floodplain, are still subject to flood hazards.

Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data. The procedures to remove these areas from the SFHA are described in Section 6.5 of this FIS Report.

2.2 Floodways

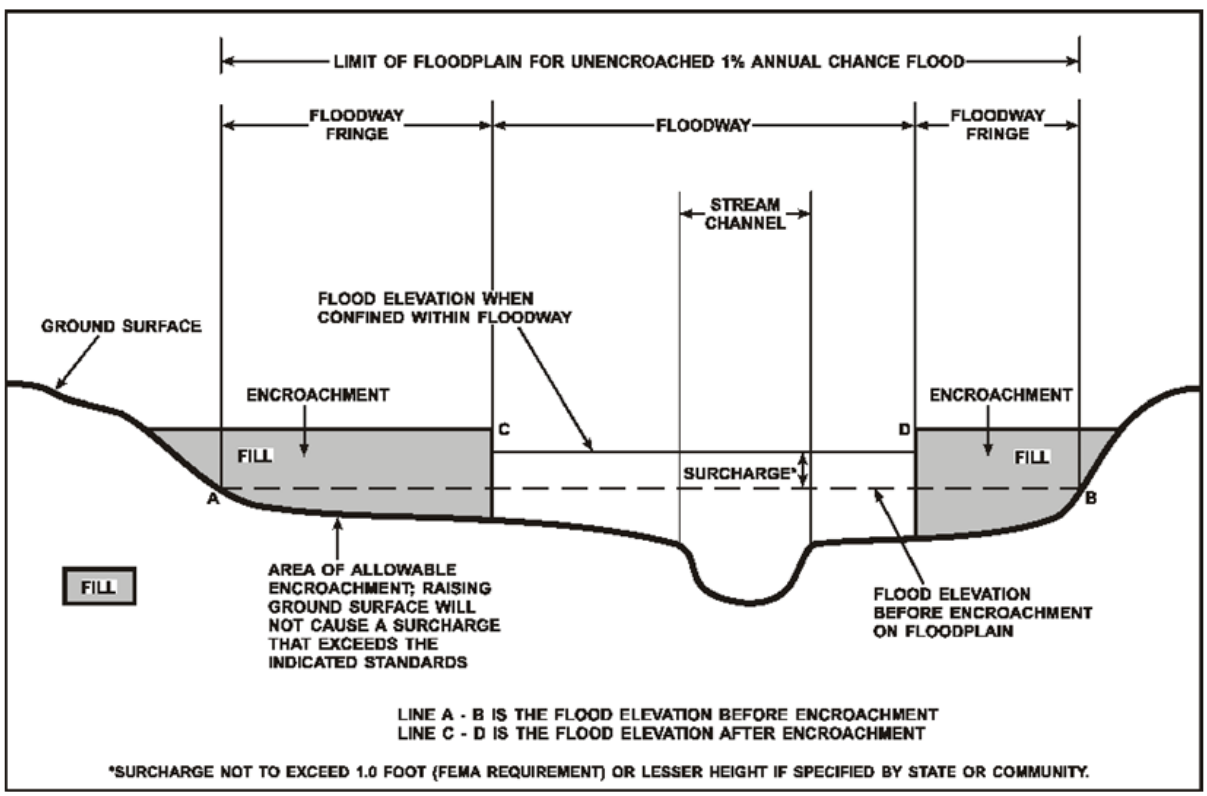
Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the

encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard.

For purposes of the NFIP, a floodway is used as a tool to assist local communities in balancing floodplain development against increasing flood hazard. With this approach, the area of the 1% annual chance floodplain on a river is divided into a floodway and a floodway fringe based on hydraulic modeling. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment in order to carry the 1% annual chance flood. The floodway fringe is the area between the floodway and the 1% annual chance floodplain boundaries where encroachment is permitted. The floodway must be wide enough so that the floodway fringe could be completely obstructed without increasing the water surface elevation of the 1% annual chance flood more than 1 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 4.

To participate in the NFIP, Federal regulations require communities to limit increases caused by encroachment to 1.0 foot, provided that hazardous velocities are not produced. The floodways in this project are presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway projects.

Figure 4: Floodway Schematic



Floodway widths presented in this FIS Report and on the FIRM were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. For certain stream segments, floodways were adjusted so that the amount of floodwaters conveyed on each side of the

floodplain would be reduced equally. The results of the floodway computations have been tabulated for selected cross sections and are shown in Table 24, “Floodway Data.”

Table 2: Flooding Sources Included in this FIS Report

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub-Basin(s)	Length (mi) (streams or coastlines)	Area (mi^2) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Apalachicola River	Gulf County, Unincorporated Areas	Gulf County boundary	Gulf County Boundary	03130011	48.8		N	AE	2012
Five Acre Farm Creek East	Gulf County, Unincorporated Areas	Confluence with Apalachicola River	Confluence of Five Acre Farm Creek West	03130012	1.9		Y	AE	2012
Five Acre Farm Creek West	Gulf County, Unincorporated Areas	Unnamed Road	Confluence with Five Acre Farm Creek East	03130012	2.6		Y	AE	2012
Stone Mill Creek	Gulf County, Unincorporated Areas, City of Wewahitchka	Confluence with Dead Lake	Approximately 24,100 feet upstream of confluence with Dead Lake	03130012	4.6		Y	AE	2012
Taylor Branch	City of Wewahitchka	Confluence with Chipola River	Approximately 8,400 feet upstream of confluence with Chipola River	03130012	1.6		Y	AE	2012

All floodways that were developed for this FIS project are shown on the FIRM using the symbology described in Figure 3. In cases where the floodway and l% annual chance floodplain boundaries are either close together or collinear, only the floodway boundary has been shown on the FIRM. For information about the delineation of floodways on the FIRM, refer to Section 6.3.

2.3 Base Flood Elevations

The hydraulic characteristics of flooding sources were analyzed to provide estimates of the elevations of floods of the selected recurrence intervals. The Base Flood Elevation (BFE) is the elevation of the 1% annual chance flood. These BFEs are most commonly rounded to the whole foot, as shown on the FIRM, but in certain circumstances or locations they may be rounded to 0.1 foot. Cross section lines shown on the FIRM may also be labeled with the BFE rounded to 0.1 foot. Whole-foot BFEs derived from engineering analyses that apply to coastal areas, areas of ponding, or other static areas with little elevation change may also be shown at selected intervals on the FIRM.

Cross sections with BFEs shown on the FIRM correspond to the cross sections shown in the Floodway Data table and Flood Profiles in this FIS Report. BFEs are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM.

2.4 Non-Encroachment Zones

Some States and communities use non-encroachment zones to manage floodplain development. For flooding sources with medium flood risk, field surveys are often not collected and surveyed bridge and culvert geometry is not developed. Standard hydrologic and hydraulic analyses are still performed to determine BFEs in these areas. However, floodways are not typically determined, since specific channel profiles are not developed. To assist communities with managing floodplain development in these areas, a “non-encroachment zone” may be provided. While not a FEMA designated floodway, the non-encroachment zone represents that area around the stream that should be reserved to convey the 1% annual chance flood event. As with a floodway, all surcharges must fall within the acceptable range in the non-encroachment zone.

General setbacks can be used in areas of lower risk (e.g. unnumbered Zone A), but these are not considered sufficient where unnumbered Zone A is replaced by Zone AE. The NFIP requires communities to ensure that any development in a non-encroachment area causes no increase in BFEs. Communities must generally prohibit development within the area defined by the non-encroachment width to meet the NFIP requirement.

Non-encroachment determinations may be delineated where it is not possible to delineate floodways because specific channel profiles with bridge and culvert geometry were not developed. Any non-encroachment determinations for this FIS project have been tabulated for selected cross sections and are shown in Table 25, “Flood Hazard and Non-Encroachment Data for Selected Streams.” Areas for which non-encroachment zones are provided show BFEs and the 1% annual chance floodplain boundaries mapped as zone AE on the FIRM but no floodways.

2.5 Coastal Flood Hazard Areas

For most areas along rivers, streams, and small lakes, BFEs and floodplain boundaries are based on the amount of water expected to enter the area during a 1% annual chance flood and the geometry of the floodplain. Floods in these areas are typically caused by storm events. However, for areas on or near ocean coasts, large rivers, or large bodies of water, BFE and floodplain boundaries may need to be based on additional components, including storm surges and waves. Communities on or near ocean coasts face flood hazards caused by offshore seismic events as well as storm events.

Coastal flooding sources that are included in this FIS project are shown in Table 2.

2.5.1 Water Elevations and the Effects of Waves

Specific terminology is used in coastal analyses to indicate which components have been included in evaluating flood hazards.

The stillwater elevation (SWEL or still water level) is the surface of the water resulting from astronomical tides, storm surge, and freshwater inputs, but excluding wave setup contribution or the effects of waves.

- *Astronomical tides* are periodic rises and falls in large bodies of water caused by the rotation of the earth and by the gravitational forces exerted by the earth, moon and sun.
- *Storm surge* is the additional water depth that occurs during large storm events. These events can bring air pressure changes and strong winds that force water up against the shore.
- *Freshwater inputs* include rainfall that falls directly on the body of water, runoff from surfaces and overland flow, and inputs from rivers.

The 1% annual chance stillwater elevation is the stillwater elevation that has been calculated for a storm surge from a 1% annual chance storm. The 1% annual chance storm surge can be determined from analyses of tidal gage records, statistical study of regional historical storms, or other modeling approaches. Stillwater elevations for storms of other frequencies can be developed using similar approaches.

The total stillwater elevation (also referred to as the mean water level) is the stillwater elevation plus wave setup contribution but excluding the effects of waves.

- *Wave setup* is the increase in stillwater elevation at the shoreline caused by the reduction of waves in shallow water. It occurs as breaking wave momentum is transferred to the water column.

Like the stillwater elevation, the total stillwater elevation is based on a storm of a particular frequency, such as the 1% annual chance storm. Wave setup is typically estimated using standard engineering practices or calculated using models, since tidal gages are often sited in areas sheltered from wave action and do not capture this information.

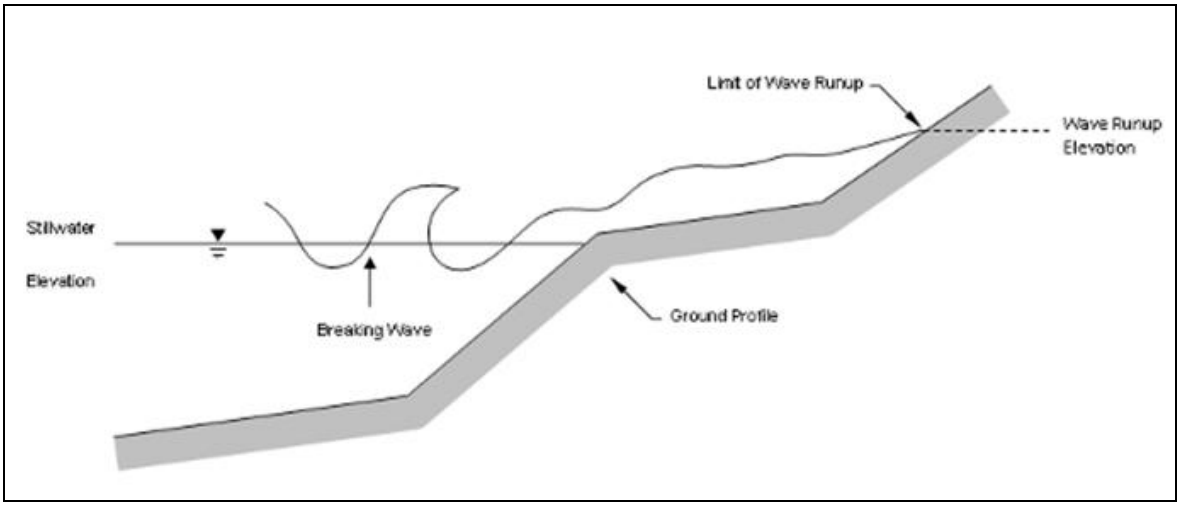
Coastal analyses may examine the effects of overland waves by analyzing storm-induced erosion, overland wave propagation, wave runup, and/or wave overtopping.

- *Storm-induced erosion* is the modification of existing topography by erosion caused by a specific storm event, as opposed to general erosion that occurs at a more constant rate.
- *Overland wave propagation* describes the combined effects of variation in ground

elevation, vegetation, and physical features on wave characteristics as waves move onshore.

- *Wave runup* is the uprush of water from wave action on a shore barrier. It is a function of the roughness and geometry of the shoreline at the point where the stillwater elevation intersects the land.
- *Wave overtopping* refers to wave runup that occurs when waves pass over the crest of a barrier.

Figure 5: Wave Runup Transect Schematic



2.5.2 Floodplain Boundaries and BFEs for Coastal Areas

For coastal communities along the Atlantic and Pacific Oceans, the Gulf of Mexico, the Great Lakes, and the Caribbean Sea, flood hazards must take into account how storm surges, waves, and extreme tides interact with factors such as topography and vegetation. Storm surge and waves must also be considered in assessing flood risk for certain communities on rivers or large inland bodies of water.

Beyond areas that are affected by waves and tides, coastal communities can also have riverine floodplains with designated floodways, as described in previous sections.

Floodplain Boundaries

In many coastal areas, storm surge is the principle component of flooding. The extent of the 1% annual chance floodplain in these areas is derived from the total stillwater elevation (stillwater elevation including storm surge plus wave setup) for the 1% annual chance storm. The methods that were used for calculation of total stillwater elevations for coastal areas are described in Section 5.3 of this FIS Report. Location of total stillwater elevations for coastal areas are shown in Figure 8, "1% Annual Chance Total Stillwater Levels for Coastal Areas."

In some areas, the 1% annual chance floodplain is determined based on the limit of wave runup or wave overtopping for the 1% annual chance storm surge. The methods that were used for calculation of wave hazards are described in Section 5.3 of this FIS Report.

Table 26 presents the types of coastal analyses that were used in mapping the 1% annual chance floodplain in coastal areas.

Coastal BFEs

Coastal BFEs are calculated as the total stillwater elevation (stillwater elevation including storm surge plus wave setup) for the 1% annual chance storm plus the additional flood hazard from overland wave effects (storm-induced erosion, overland wave propagation, wave runup and wave overtopping).

Where they apply, coastal BFEs are calculated along transects extending from offshore to the limit of coastal flooding onshore. Results of these analyses are accurate until local topography, vegetation, or development type and density within the community undergoes major changes.

Parameters that were included in calculating coastal BFEs for each transect included in this FIS Report are presented in Table 17, "Coastal Transect Parameters." The locations of transects are shown in Figure 9, "Transect Location Map." More detailed information about the methods used in coastal analyses and the results of intermediate steps in the coastal analyses are presented in Section 5.3 of this FIS Report. Additional information on specific mapping methods is provided in Section 6.4 of this FIS Report.

2.5.3 Coastal High Hazard Areas

Certain areas along the open coast and other areas may have higher risk of experiencing structural damage caused by wave action and/or high-velocity water during the 1% annual chance flood. These areas will be identified on the FIRM as Coastal High Hazard Areas.

- *Coastal High Hazard Area (CHHA)* is a SFHA extending from offshore to the inland limit of the primary frontal dune (PFD) or any other area subject to damages caused by wave action and/or high-velocity water during the 1% annual chance flood.
- *Primary Frontal Dune (PFD)* is a continuous or nearly continuous mound or ridge of sand with relatively steep slopes immediately landward and adjacent to the beach. The PFD is subject to erosion and overtopping from high tides and waves during major coastal storms.

CHHAs are designated as "V" zones (for "velocity wave zones") and are subject to more stringent regulatory requirements and a different flood insurance rate structure. The areas of greatest risk are shown as VE on the FIRM. Zone VE is further subdivided into elevation zones and shown with BFEs on the FIRM.

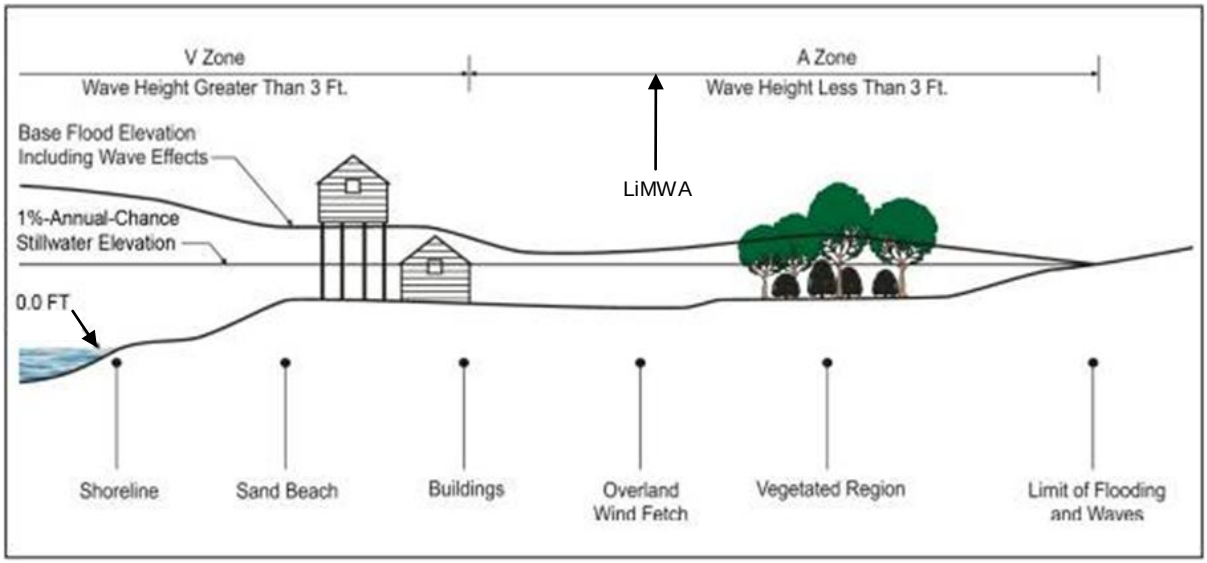
The landward limit of the PFD occurs at a point where there is a distinct change from a relatively steep slope to a relatively mild slope; this point represents the landward extension of Zone VE. Areas of lower risk in the CHHA are designated with Zone V on the FIRM. More detailed information about the identification and designation of Zone VE is presented in Section 6.4 of this FIS Report.

Areas that are not within the CHHA but are SFHAs may still be impacted by coastal flooding and damaging waves; these areas are shown as "A" zones on the FIRM.

Figure 6, "Coastal Transect Schematic," illustrates the relationship between the base flood

elevation, the 1% annual chance stillwater elevation, and the ground profile as well as the location of the Zone VE and Zone AE areas in an area without a PFD subject to overland wave propagation. This figure also illustrates energy dissipation and regeneration of a wave as it moves inland.

Figure 6: Coastal Transect Schematic



Methods used in coastal analyses in this FIS project are presented in Section 5.3 and mapping methods are provided in Section 6.4 of this FIS Report.

Coastal floodplains are shown on the FIRM using the symbology described in Figure 3, "Map Legend for FIRM." In many cases, the BFE on the FIRM is higher than the stillwater elevations shown in Table 17 due to the presence of wave effects. The higher elevation should be used for construction and/or floodplain management purposes.

2.5.4 Limit of Moderate Wave Action

Laboratory tests and field investigations have shown that wave heights as little as 1.5 feet can cause damage to and failure of typical Zone AE building construction. Wood-frame, light gage steel, or masonry walls on shallow footings or slabs are subject to damage when exposed to waves less than 3 feet in height. Other flood hazards associated with coastal waves (floating debris, high velocity flow, erosion, and scour) can also damage Zone AE construction.

Therefore, a LiMWA boundary may be shown on the FIRM as an informational layer to assist coastal communities in safe rebuilding practices. The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. The location of the LiMWA relative to Zone VE and Zone AE is shown in Figure 6.

The effects of wave hazards in Zone AE between Zone VE (or the shoreline where Zone VE is not identified) and the limit of the LiMWA boundary are similar to, but less severe than, those in Zone VE where 3-foot or greater breaking waves are projected to occur during the 1% annual chance flooding event. Communities are therefore encouraged to adopt and enforce more

stringent floodplain management requirements than the minimum NFIP requirements in the LiMWA. The NFIP Community Rating System provides credits for these actions.

Where wave runup elevations dominate over wave heights, there is no evidence to date of significant damage to residential structures by runup depths less than 3 feet. Examples of these areas include areas with steeply sloped beaches, bluffs, or flood protection structures that lie parallel to the shore. In these areas, the FIRM shows the LiMWA immediately landward of the VE/AE boundary. Similarly, in areas where the zone VE designation is based on the presence of a primary frontal dune or wave overtopping, the LiMWA is delineated immediately landward of the Zone VE/AE boundary.

SECTION 3.0 – INSURANCE APPLICATIONS

3.1 National Flood Insurance Program Insurance Zones

For flood insurance applications, the FIRM designates flood insurance rate zones as described in Figure 3, "Map Legend for FIRM." Flood insurance zone designations are assigned to flooding sources based on the results of the hydraulic or coastal analyses. Insurance agents use the zones shown on the FIRM and depths and base flood elevations in this FIS Report in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

The 1% annual chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (e.g. Zones A, AE, V, VE, etc.), and the 0.2% annual chance floodplain boundary corresponds to the boundary of areas of additional flood hazards.

Table 3 lists the flood insurance zones in Gulf County.

Table 3: Flood Zone Designations by Community

Community	Flood Zone(s)
Gulf County, Unincorporated Areas	A, AE, AO, VE, X
Port St. Joe, City of	A, AE, AO, VE, X
Wewahitchka, City of	A, AE, X

3.2 Coastal Barrier Resources System

The Coastal Barrier Resources Act (CBRA) of 1982 was established by Congress to create areas along the Atlantic and Gulf coasts and the Great Lakes, where restrictions for Federal financial assistance including flood insurance are prohibited. In 1990, Congress passed the Coastal Barrier Improvement Act (CBIA), which increased the extent of areas established by the CBRA and added "Otherwise Protected Areas" (OPA) to the system. These areas are collectively referred to as the John. H Chafee Coastal Barrier Resources System (CBRS). The CBRS boundaries that have been identified in the project area are in Table 4, "Coastal Barrier Resource System Information."

Table 4: Coastal Barrier Resources System Information

Primary Flooding Source	CBRS/OPA Type	Date CBRS Area Established	FIRM Panel Number(s)
Gulf of Mexico	CBRS	10/1/1983	12045C0318H, 12045C0319H, 12045C0407H, 12045C0409H, 12045C0428H, 12045C0429H, 12045C0433H, 12045C0436H, 12045C0437H, 12045C0438H, 12045C0439H, 12045C0441H
Gulf of Mexico	OPA	10/1/1983	12045C0319H, 12045C0407H
Gulf of Mexico	OPA	11/16/1991	12045C0219H, 12045C0306H, 12045C0307H, 12045C0308H, 12045C0309H, 12045C0316H, 12045C0317H, 12045C0318H, 12045C0319H, 12045C0407H, 12045C0409H, 12045C0428H,
Gulf of Mexico	CBRS	11/16/1990	12045C0219H, 12045C0238H, 12045C0306H, 12045C0307H, 12045C0308H, 12045C0309H, 12045C0316H, 12045C0317H, 12045C0318H, 12045C0319H, 12045C0326H, 12045C0327H, 12045C0328H, 12045C0329H, 12045C0333H, 12045C0340H, 12045C0341H, 12045C0343H, 12045C0407H, 12045C0409H, 12045C0426H, 12045C0427H, 12045C0428H, 12045C0429H, 12045C0431H, 12045C0433H, 12045C0434H, 12045C0442H, 12045C0453H, 12045C0454H, 12045C0461H

SECTION 4.0 – AREA STUDIED

4.1 Basin Description

Table 5 contains a description of the characteristics of the HUC-8 sub-basins within which each community falls. The table includes the main flooding sources within each basin, a brief description of the basin, and its drainage area.

Table 5: Basin Characteristics

HUC-8 Sub-Basin Name	HUC-8 Sub-Basin Number	Primary Flooding Source	Description of Affected Area	Drainage Area (square miles)
Apalachicola	03130011	Apalachicola River	The Apalachicola River is one of four alluvial rivers in the Florida Panhandle. Its discharge accounts for 35 percent of the total freshwater runoff from Florida's west coast. Its floodplain is the largest in Florida.	260
Apalachicola Bay	03130014	Gulf of Mexico	Apalachicola Bay is one of the most productive bays in the nation, providing approximately 90 percent of oysters consumed in Florida.	11
Chipola	03130012	Chipola River	The Chipola River originates in southern Alabama and goes underground for a short distance at Marianna, Florida. The Chipola watershed provides habitat for a number of threatened and endangered animal and plant species.	79
St. Andrew-St. Joseph Bays	03140101	Intracoastal Waterway	The St. Andrew Bay watershed covers about 750,000 acres in Walton, Washington, Jackson, Calhoun, Gulf, and Bay Counties, with 61 percent in Bay County alone. It is the only major watershed in the Florida Panhandle that lies entirely in Florida.	230

4.2 Principal Flood Problems

Table 6 contains a description of the principal flood problems that have been noted for Gulf County by flooding source.

Table 6: Principal Flood Problems

Flooding Source	Description of Flood Problems
Apalachicola River	The eastern portion of the county lies within the floodplain of the Apalachicola River, and has been subject to several historical floods. The most remembered of these floods occurred in March of 1929, when the banks of the Apalachicola River overtopped and sent flood waters as far west as White City. More recent flooding in this portion of the county occurred in 1960 and 1966 from storms of a magnitude that would occur on the average once in ten years, and 20 years respectively (10 and 20 year recurrence intervals).
Gulf of Mexico	Communities along the coastline in Gulf County are subject to widespread flooding resulting from storm surges that accompany hurricanes and other severe storms from the Gulf of Mexico, St. Joseph Bay, or both. Areas near the beach may be subject to wave action and high velocity surges that can cause erosion and property damage.

Table 7 contains information about historic flood elevations in the communities within Gulf County.

Table 7: Historic Flooding Elevations

[Not Applicable to this Flood Risk Project]

4.3 Non-Levee Flood Protection Measures

Table 8 contains information about non-levee flood protection measures within Gulf County such as dams, jetties, and or dikes. Levees are addressed in Section 4.4 of this FIS Report.

Table 8: Non-Levee Flood Protection Measures

[Not Applicable to this Flood Risk Project]

4.4 Levees

This section is not applicable to this Flood Risk Project.

Table 9: Levees

[Not Applicable to this Flood Risk Project]

SECTION 5.0 – ENGINEERING METHODS

For the flooding sources in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude that are expected to be equaled or exceeded at least once on the average during any 10-, 25-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 10-, 25-, 50-, 100-, and 500-year floods, have a 10-, 4-, 2-, 1-, and 0.2% annual chance, respectively, of being equaled or exceeded during any year.

Although the recurrence interval represents the long-term, average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 100-year flood (1-percent chance of annual exceedance) during the term of a 30-year mortgage is approximately 26 percent (about 3 in 10); for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

5.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak elevation-frequency relationships for floods of the selected recurrence intervals for each flooding source studied. Hydrologic analyses are typically performed at the watershed level. Depending on factors such as watershed size and shape, land use and urbanization, and natural or man-made storage, various models or methodologies may be applied. A summary of the hydrologic methods applied to develop the discharges used in the hydraulic analyses for each stream is provided in Table 13. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

A summary of the discharges is provided in Table 10. Frequency Discharge-Drainage Area Curves used to develop the hydrologic models may also be shown in

Figure 7 for selected flooding sources. A summary of stillwater elevations developed for non-coastal flooding sources is provided in Table 11. (Coastal stillwater elevations are discussed in Section 5.3 and shown in Table 17.) Stream gage information is provided in Table 12.

Table 10: Summary of Discharges

Flooding Source	Location	Drainage Area (Square Miles)	Peak Discharge (CFS)					
			10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	1% Annual Chance Future	0.2% Annual Chance
Apalachicola River	At Sumatra stream gage	19,200	147,000	*	217,900	250,500	*	332,700
Apalachicola River	At Wewahitchka stream gage	17,800	137,600	*	195,100	220,500	*	282,000
Chipola River	Chipola Cutoff	1,206	119,420	*	129,220	134,320	*	148,780
Chipola River	Dead Lake	1,206	14,440	*	24,240	29,340	*	43,800
Five Acre Farm Creek East	Just Upstream of State Highway 71	0.99	176	*	260	297	*	393
Five Acre Farm Creek West	Just downstream of State Highway 71	0.86	268	*	398	456	*	608
Stone Mill Creek	Approximately 1,600 feet downstream of Diana Street	59.9	2,309	*	3,333	3,787	*	4,969
Taylor Branch	At Chipola River	1.35	333	*	631	824	*	1,184
Taylor Branch	State Highway 71	0.42	78	*	188	259	*	390
Taylor Branch	Catalpa Avenue	0.25	30	*	133	185	*	292

*Not calculated for this Flood Risk Project

Figure 7: Frequency Discharge-Drainage Area Curves

[Not Applicable to this Flood Risk Project]

Table 11: Summary of Non-Coastal Stillwater Elevations

[Not Applicable to this Flood Risk Project]

Table 12: Stream Gage Information used to Determine Discharges

[Not Applicable to this Flood Risk Project]

5.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals. Base flood elevations on the FIRM represent the elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report. Rounded whole-foot elevations may be shown on the FIRM in coastal areas, areas of ponding, and other areas with static base flood elevations. These whole-foot elevations may not exactly reflect the elevations derived from the hydraulic analyses. Flood elevations shown on the FIRM are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM. The hydraulic analyses for this FIS were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

For streams for which hydraulic analyses were based on cross sections, locations of selected cross sections are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 6.3), selected cross sections are also listed on Table 24, "Floodway Data."

A summary of the methods used in hydraulic analyses performed for this project is provided in Table 13. Roughness coefficients are provided in
Table 14. Roughness coefficients are values representing the frictional resistance water experiences when passing overland or through a channel. They are used in the calculations to determine water surface elevations. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

Table 13: Summary of Hydrologic and Hydraulic Analyses

Flooding Source	Study Limits		Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
	Downstream Limit	Upstream Limit					
Apalachicola River	Mouth at Gulf of Mexico	Approximately 257,400 feet upstream of mouth at Gulf of Mexico	MIKE 21	N/A	2/28/2012	AE	
Five Acre Farm Creek East	Confluence with Lockey Lake	Approximately 9,925 feet upstream of confluence with Lockey Lake	HEC-HMS	HEC-RAS 4.0	1/1/2014	AE	
Five Acre Farm Creek West	Above Unnamed Road	Approximately 11,650 feet upstream of Unnamed Road	HEC-HMS	HEC-RAS 4.0	1/1/2014	AE	
Multiple streams in Gulf County	Varies	Varies	FLO-2D	N/A	1/1/2014	A	
Stone Mill Creek	Confluence with Dead Lake	Approximately 24,200 feet upstream of confluence with Dead Lake	HEC-HMS	HEC-RAS 4.0	1/1/2014	AE	
Taylor Branch	Confluence with Chipola River	Approximately 8,400 feet upstream of confluence with Chipola River	HEC-HMS	HEC-2	11/2/2002	AE	

Table 14: Roughness Coefficients

Flooding Source	Channel "n"	Overbank "n"
Apalachicola River	0.020-0.040	0.050-0.20
Five Acre Farm Creek East	0.04	0.06-0.12
Five Acre Farm Creek West	0.04	0.06-0.12
Stone Mill Creek	0.05-0.065	0.08-0.16
Taylor Branch	0.012-0.080	0.012-0.100

5.3 Coastal Analyses

For the areas of Gulf County that are impacted by coastal flooding processes, coastal flood hazard analyses were performed to provide estimates of coastal BFEs. Coastal BFEs reflect the increase in water levels during a flood event due to extreme tides and storm surge as well as overland wave effects.

The following subsections provide summaries of how each coastal process was considered for this FIS Report. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation. Table 15 summarizes the methods and/or models used for the coastal analyses. Refer to Section 2.5.1 for descriptions of the terms used in this section.

Table 15: Summary of Coastal Analyses

Flooding Source	Study Limits		Hazard Evaluated	Model or Method Used	Date Analysis was Completed
	From	To			
Gulf of Mexico	Entire Shoreline	Entire Shoreline	Storm Surge, Wave Runup, Wave Height Analysis, Erosion	ADCIRC, CHAMP, TAW, CSHORE, RUNUP 2.0	2014
St Joseph Bay	Entire Shoreline	Entire Shoreline	Storm Surge, Wave Runup, Wave Height Analysis, Erosion	ADCIRC, CHAMP, TAW, CSHORE, RUNUP 2.0	2014
Indian Pass	Entire Shoreline	Entire Shoreline	Storm Surge, Wave Runup, Wave Height Analysis, Erosion	ADCIRC, CHAMP, TAW, CSHORE, RUNUP 2.0	2014
Indian Lagoon	Entire Shoreline	Entire Shoreline	Storm Surge, Wave Runup, Wave Height Analysis, Erosion	ADCIRC, CHAMP, TAW, CSHORE, RUNUP 2.0	2014

5.3.1 Total Stillwater Elevations

The total stillwater elevations (stillwater including storm surge plus wave setup) for the 1% annual chance flood were determined for areas subject to coastal flooding. The models and methods that were used to determine storm surge and wave setup are listed in Table 15. The stillwater elevation that was used for each transect in coastal analyses is shown in Table 17, “Coastal Transect Parameters.” Figure 8 shows the total stillwater elevations for the 1% annual chance flood that was determined for this coastal analysis.

Figure 8: 1% Annual Chance Total Stillwater Elevations for Coastal Areas

Cape San Blas

Southern Portion of Cape San Blas

Southern Portion of Gulf County

Northern Portion of Gulf County

Astronomical Tide

Astronomical tidal statistics were generated directly from local tidal constituents by sampling the predicted tide at random times throughout the tidal epoch.

Storm Surge Statistics

Storm surge is modeled based on characteristics of actual storms responsible for significant coastal flooding. The characteristics of these storms are typically determined by statistical study of the regional historical record of storms or by statistical study of tidal gages.

When historic records are used to calculate storm surge, characteristics such as the strength, size, track, etc., of storms are identified by site. Storm data was used in conjunction with numerical hydrodynamic models to determine the corresponding storm surge levels. An extreme value analysis was performed on the storm surge modeling results to determine a stillwater elevation for the 1% annual chance event.

Tidal gages can be used instead of historic records of storms when the available tidal gage record for the area represents both the astronomical tide component and the storm surge component. Table 16 provides the gage name, managing agency, gage type, gage identifier, start date, end date, and statistical methodology applied to each gage used to determine the stillwater elevations. For areas between gages, peak stillwater elevations for selected recurrence intervals were estimated by combining interpolation between gages and observed high water marks during major storms. A regionalized statistical approach was applied to the gage data so that stillwater elevations in areas between gages could be identified.

Table 16: Tide Gage Analysis Specifics

[Not Applicable to this Flood Risk Project]

Combined Riverine and Tidal Effects

Riverine and surge rates for the lower reaches of the Inundation River were combined by developing curves for rate of occurrence vs. flood level for each flood source.

5.3.2 Waves

The region wide storm surge modeling system includes the Advanced Circulation Model for Oceanic, Coastal and Estuarine Waters (ADCIRC) for simulation of 2-dimensional hydrodynamics. ADCIRC was “loosely” coupled to the unstructured numerical wave model Simulating Waves Nearshore (unSWAN) to calculate the contribution of waves to total storm surge (FEMA, 2010). The resulting model system is typically referred to as SWAN+ADCIRC. A seamless modeling grid was developed to support the storm surge modeling efforts. The modeling system validation consisted of a comprehensive tidal calibration followed by a validation using carefully reconstructed wind and pressure fields for five major flood events affecting the region: Hurricane Opal, Hurricane Georges, Hurricane Ivan, Hurricane Dennis and Hurricane Katrina

Model skill was assessed by quantitative comparison of model output to wind, wave, and high water mark observations. The model was then used to re-create 295 synthetic hurricanes to

create a synthetic water elevation record from which the 10-, 2-, 1-, and 0.2- percent annual chance of exceedance elevations were determined.

Wave setup results in an increased water level at the shoreline due to the breaking of waves and transfer of momentum to the water column during hurricanes and severe storms. For the Florida Panhandle and Alabama surge study, wave setup was determined directly from the coupled wave and storm surge model. The total stillwater elevation with wave setup was then used for the erosion and overland wave modeling.

5.3.3 Coastal Erosion

A single storm episode can cause extensive erosion in coastal areas. Storm-induced erosion was evaluated to determine the modification to existing topography that is expected to be associated with flooding events. Erosion was evaluated using the methods listed in Table 15. The post-event eroded profile was used for the subsequent transect-based onshore wave hazard analyses.

5.3.4 Wave Hazard Analyses

Overland wave hazards were evaluated to determine the combined effects of ground elevation, vegetation, and physical features on overland wave propagation and wave runup. These analyses were performed at representative transects along all shorelines for which waves were expected to be present during the floods of the selected recurrence intervals. The results of these analyses were used to determine elevations for the 1% annual chance flood.

Transect locations were chosen with consideration given to the physical land characteristics as well as development type and density so that they would closely represent conditions in their locality. Additional consideration was given to changes in the total stillwater elevation. Transects were spaced close together in areas of complex topography and dense development or where total stillwater elevations varied. In areas having more uniform characteristics, transects were spaced at larger intervals. Transect shown in Figure 9, “Transect Location Map,” are also depicted on the FIRM. Table 17 provides the location, stillwater elevations, and starting wave conditions for each transect evaluated for overland wave hazards. In this table, “starting” indicates the parameter value at the beginning of the transect.

Wave Height Analysis

Wave height analyses were performed to determine wave heights and corresponding wave crest elevations for the areas inundated by coastal flooding and subject to overland wave propagation hazards. Refer to Figure 6 for a schematic of a coastal transect evaluated for overland wave propagation hazards.

Wave heights and wave crest elevations were modeled using the methods and models listed in Table 15, “Summary of Coastal Analyses”.

Wave Runup Analysis

Wave runup analyses were performed to determine the height and extent of runup beyond the limit of stillwater inundation for the 1% annual chance flood. Wave runup is defined as the maximum vertical extent of wave uprush on a beach or structure. FEMA’s 2007 Guidelines and Specifications require the 2-percent wave runup level be computed for the coastal feature being evaluated (cliff, coastal bluff, dune, or structure) (FEMA, February 2007). The 2-percent runup level is the highest 2 percent of wave runup affecting the shoreline during the 1-percent-annual-

chance flood event. Each transect defined within the study area was evaluated for the applicability of wave runup, and if necessary, the appropriate runup methodology was selected and applied to each transect. Runup elevations were then compared to WHAFIS results to determine the dominant process affecting BFEs and associated flood hazard levels. Based on wave runup rates, wave overtopping was computed following the FEMA 2007 Guidelines and Specifications. Wave runup elevations were modeled using the methods and models listed in Table 15.

Table 17: Coastal Transect Parameters

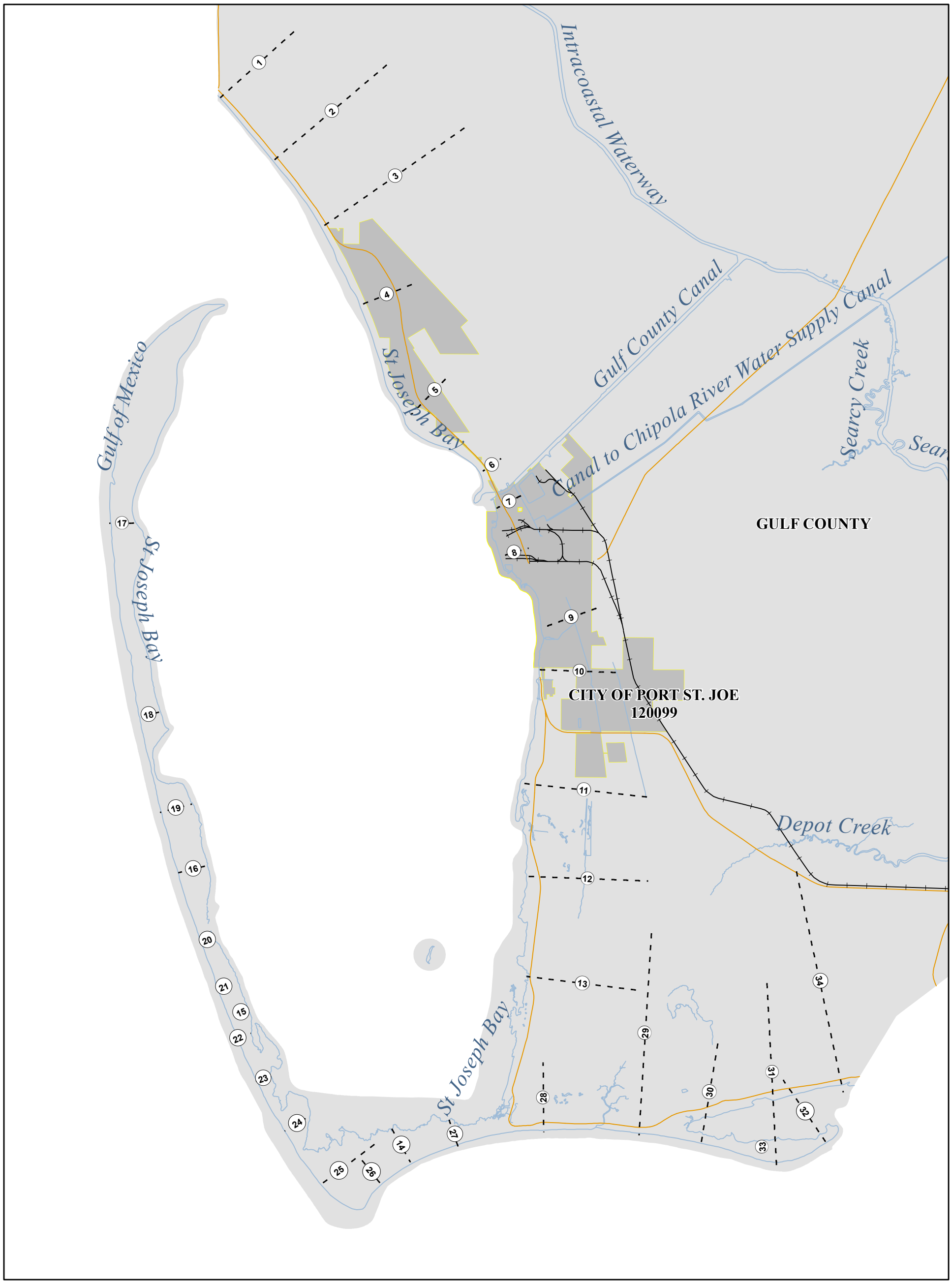
Flood Source	Coastal Transect	Starting Wave Conditions for the 1% Annual Chance		Starting Stillwater Elevations (ft NAVD 88) Range of Stillwater Elevations (ft NAVD 88)				
		Significant Wave Height H_s (ft)	Peak Wave Period T_p (sec)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Gulf of Mexico	1	10.35	5.52	4.94 4.37-4.94	6.75 5.92-6.75	8.06 6.95-8.06	9.42 7.90-9.42	12.86 10.00-12.86
Gulf of Mexico	2	9.80	5.45	4.90 4.39-4.90	6.10 5.94-6.10	7.71 6.96-7.71	9.20 7.92-9.20	12.61 10.01-12.61
Gulf of Mexico	3	9.16	5.24	4.85 4.80-4.85	6.26 5.89-6.26	7.70 6.89-7.70	9.07 7.81-9.07	12.27 9.82-12.27
St. Joseph Bay	4	8.13	5.24	4.80 4.75-4.80	6.19 6.22-6.19	7.61 7.63-7.61	8.94 8.94-8.95	11.98 11.33-11.98
St. Joseph Bay	5	7.41	4.68	4.82 4.75-4.82	5.98 6.05-5.98	7.52 7.52-7.66	8.91 8.91-9.14	12.00 11.57-12.00
St. Joseph Bay	6	6.34	4.51	4.83 4.74-4.83	6.51 6.11-6.51	7.76 7.60-7.76	9.02 8.95-9.02	12.07 11.69-12.07
St. Joseph Bay	7	6.25	4.71	4.82 4.78-4.82	6.56 6.19-6.56	7.78 7.51-7.78	9.00 8.75-9.00	12.03 11.27-12.03

Flood Source	Coastal Transect	Starting Wave Conditions for the 1% Annual Chance		Starting Stillwater Elevations (ft NAVD 88) Range of Stillwater Elevations (ft NAVD 88)				
		Significant Wave Height H_s (ft)	Peak Wave Period T_p (sec)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
St. Joseph Bay	8	4.40	4.55	4.78 4.78-4.83	6.50 6.32-6.50	7.70 7.67-7.70	8.90 8.64-8.90	11.60 11.54-11.60
St. Joseph Bay	9	5.16	4.33	4.76 4.67-4.76	6.48 6.48-6.48	7.68 7.68-7.72	8.89 8.89-8.96	11.85 11.85-11.98
St. Joseph Bay	10	5.22	4.22	4.73 4.73-4.73	6.44 5.16-6.44	7.63 6.87-7.63	8.82 8.58-8.82	11.75 11.06-11.75
St. Joseph Bay	11	3.86	4.05	4.67 4.67-4.73	6.12 6.12-6.89	7.40 7.40-8.67	8.64 8.64-10.60	11.58 11.58-13.69
St. Joseph Bay	12	3.00	4.58	4.64 4.64-5.53	6.36 6.36-6.70	7.53 7.53-9.11	8.72 8.72-10.83	11.66 11.66-13.70
St. Joseph Bay	13	2.52	3.10	4.59 4.59-5.65	6.29 6.29-7.95	7.47 7.47-9.63	8.65 8.65-11.10	11.60 11.60-14.13
St. Joseph Bay	14	2.20	2.71	4.28 4.26-5.93	5.85 5.85-8.28	6.91 6.91-10.31	7.93 7.93-12.13	10.30 10.30-15.62
St. Joseph Bay	15	2.70	3.40	4.39 4.36-4.64	5.96 5.96-6.31	6.94 6.94-7.55	7.96 7.96-8.56	10.18 10.18-11.45

Flood Source	Coastal Transect	Starting Wave Conditions for the 1% Annual Chance		Starting Stillwater Elevations (ft NAVD 88) Range of Stillwater Elevations (ft NAVD 88)				
		Significant Wave Height H_s (ft)	Peak Wave Period T_p (sec)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
St. Joseph Bay	16	5.66	4.25	4.53 4.53-4.68	6.14 6.02-6.14	7.20 7.20-7.33	8.23 8.23-8.62	10.63 10.63-11.37
Gulf of Mexico	17	11.97	14.85	4.67 4.67-4.72	6.37 6.37-6.38	7.55 7.51-7.55	8.75 8.61-8.75	11.67 11.12-11.67
Gulf of Mexico	18	12.63	16.14	4.62 4.62-4.62	6.31 6.23-6.31	7.47 7.32-7.47	8.64 8.37-8.64	11.44 10.66-11.44
Gulf of Mexico	19	12.62	13.62	4.65 4.57-4.65	6.32 5.69-6.32	7.47 6.99-7.47	8.61 8.14-8.61	11.33 10.67-11.33
Gulf of Mexico	20	13.35	16.46	4.68 4.34-4.68	6.39 5.97-6.39	7.53 7.04-7.53	8.66 8.04-8.66	11.32 10.34-11.32
Gulf of Mexico	21	12.90	13.66	4.71 4.53-4.71	6.40 5.78-6.40	7.57 6.76-7.57	8.72 8.26-8.72	11.39 9.79-11.39
Gulf of Mexico	22	11.71	17.04	4.85 4.37-4.85	6.53 5.93-6.53	7.69 6.95-7.69	8.83 7.91-8.83	11.47 10.08-11.47
Gulf of Mexico	23	11.63	17.26	4.90 4.33-4.90	6.64 5.88-6.64	7.82 6.90-7.82	8.97 7.86-8.97	11.63 10.01-11.63

Flood Source	Coastal Transect	Starting Wave Conditions for the 1% Annual Chance		Starting Stillwater Elevations (ft NAVD 88) Range of Stillwater Elevations (ft NAVD 88)				
		Significant Wave Height H_s (ft)	Peak Wave Period T_p (sec)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Gulf of Mexico	24	10.46	16.13	5.00 4.28-5.00	6.70 5.84-6.70	7.88 6.87-7.88	9.03 7.85-9.03	11.59 10.03-11.59
Gulf of Mexico	25	8.64	16.85	5.05 4.11-5.05	6.80 5.56-6.80	8.03 6.42-8.03	9.20 7.98-9.20	12.03 10.73-12.03
Gulf of Mexico	26	9.35	7.61	6.12 4.25-6.12	8.60 5.38-8.60	10.34 6.40-10.34	11.98 9.60-11.98	15.23 12.00-15.23
Gulf of Mexico	27	10.31	6.88	6.23 4.26-6.23	8.72 5.86-8.72	10.51 6.95-10.51	12.21 8.01-12.21	15.59 10.58-15.59
Gulf of Mexico	28	10.30	7.36	6.13 4.21-6.13	8.75 5.91-8.75	10.58 7.12-10.58	12.31 9.42-12.31	15.76 12.40-15.76
Gulf of Mexico	29	10.15	7.87	6.17 5.65-6.17	8.71 7.46-8.71	10.51 9.41-10.51	12.27 10.57-12.27	15.78 13.67-15.78
Gulf of Mexico	30	9.87	9.30	6.13 6.13-7.12	8.67 8.67-9.80	10.48 10.48-11.23	12.23 12.23-12.43	15.80 15.80-15.99
Gulf of Mexico	31	9.07	9.67	6.29 6.29-6.63	8.07 6.89-8.07	9.79 9.24-9.79	10.95 10.95-12.70	14.66 14.66-15.19

Flood Source	Coastal Transect	Starting Wave Conditions for the 1% Annual Chance		Starting Stillwater Elevations (ft NAVD 88) Range of Stillwater Elevations (ft NAVD 88)				
		Significant Wave Height H_s (ft)	Peak Wave Period T_p (sec)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Indian Pass	32	4.71	5.69	6.63 6.63-6.73	7.95 7.95-9.32	9.61 9.61-11.30	10.94 10.94-12.80	14.16 14.16-16.35
Indian Lagoon	33	3.81	3.34	7.05 6.47-7.05	9.18 8.90-9.18	10.92 10.55-10.92	11.87 11.56-11.87	15.67 15.42-15.67
Indian Lagoon	34	4.08	3.89	7.10 4.68-7.10	8.66 7.24-8.66	10.38 9.07-10.38	11.80 8.93-11.80	15.07 10.66-15.07



1 in = 2 miles

N

Miles

0 0.375 0.75 1.5 2.25 3

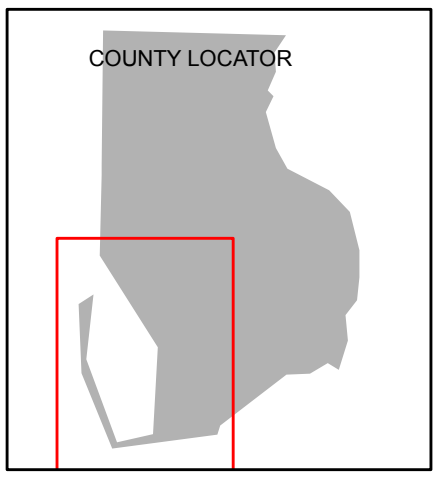
Map Projection:
Florida State Plane North Zone (FIPS Zone 0903)
North American Datum 1983 HARN

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

HTTP://MSC.FEMA.GOV

SEE FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION

*PANEL NOT PRINTED - OPEN WATER AREA



NATIONAL FLOOD INSURANCE PROGRAM

TRANSECT LOCATION MAP

GULF COUNTY, FLORIDA and Incorporated Areas

PANELS WITH TRANSECTS:
0217, 0230, 0236, 0238, 0240, 0308, 0318, 0319, 0327, 0329, 0333, 0341, 0343, 0345, 0407, 0409, 0428, 0431, 0432, 0433, 0434, 0436, 0437, 0441, 0442, 0453, 0455, 0461

FEMA

5.4 Alluvial Fan Analyses

This section is not applicable to this Flood Risk Project

Table 18: Summary of Alluvial Fan Analyses

[Not Applicable to this Flood Risk Project]

Table 19: Results of Alluvial Fan Analyses

[Not Applicable to this Flood Risk Project]

SECTION 6.0 – MAPPING METHODS

6.1 Vertical and Horizontal Control

All FIS Reports and FIRMs are referenced to a specific vertical datum. The vertical datum provides a starting point against which flood, ground, and structure elevations can be referenced and compared. Until recently, the standard vertical datum used for newly created or revised FIS Reports and FIRMs was the National Geodetic Vertical Datum of 1929 (NGVD 29). With the completion of the North American Vertical Datum of 1988 (NAVD 88), many FIS Reports and FIRMs are now prepared using NAVD88 as the referenced vertical datum.

Flood elevations shown in this FIS Report and on the FIRMs are referenced to North American Vertical Datum of 1988 (NAVD 88). These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between NGVD 29 and NAVD 88 or other datum conversion, visit the National Geodetic Survey website at www.ngs.noaa.gov, or contact the National Geodetic Survey at the following address:

NGS Information Services
NOAA, N/NGS12
National Geodetic Survey
SSMC-3, #9202
1315 East-West Highway
Silver Spring, Maryland 20910-3282
(301) 713-3242

Temporary vertical monuments are often established during the preparation of a flood hazard analysis for the purpose of establishing local vertical control. Although these monuments are not shown on the FIRM, they may be found in the archived project documentation associated with the FIS Report and the FIRMs for this community. Interested individuals may contact FEMA to access these data.

To obtain current elevation, description, and/or location information for benchmarks in the area, please contact the Information Services Branch of the NGS at (301) 713-3242, or visit their website at www.ngs.noaa.gov.

The datum conversion factor from NGVD 29 to NAVD 88 for Gulf County is -0.52 feet.

Table 20: Countywide Vertical Datum Conversion

[Not Applicable to this Flood Risk Project]

Table 21: Stream-by-Stream Vertical Datum Conversion

[Not Applicable to this Flood Risk Project]

6.2 Base Map

The FIRMs and FIS Report for this project have been produced in a digital format. The flood hazard information was converted to a Geographic Information System (GIS) format that meets FEMA's FIRM database specifications and geographic information standards. This information is provided in a digital format so that it can be incorporated into a local GIS and be accessed more easily by the community. The FIRM Database includes most of the tabular information contained in the FIS Report in such a way that the data can be associated with pertinent spatial features. For example, the information contained in the Floodway Data table and Flood Profiles can be linked to the cross sections that are shown on the FIRMs. Additional information about the FIRM Database and its contents can be found in FEMA's *Guidelines and Standards for Flood Risk Analysis and Mapping*, http://www.fema.gov/guidelines-and-standards-flood-risk-analysis-and-mapping.

Base map information shown on the FIRM was derived from the sources described in Table 22.

Table 22: Base Map Sources

Data Type	Data Provider	Data Date	Data Scale	Data Description
Hydrological line and polygon features	NWFWMD GIS Department	20110314	24000	Hydrography
FDOT Imagery	Florida Department of Transportation	20130625	24000	Aerial imagery
PLSS	NWFWMD GIS Department	20110314	24000	Public Land Survey System boundaries
Transportation features	NWFWMD GIS Department	20110314	24000	Road centerline data
Coastal Barrier Resources System (CBRS) Boundaries	US Fish and Wildlife Service	20150101	24000	CBRS boundary data

6.3 Floodplain and Floodway Delineation

The FIRM shows tints, screens, and symbols to indicate floodplains and floodways as well as the locations of selected cross sections used in the hydraulic analyses and floodway computations.

For riverine flooding sources, the mapped floodplain boundaries shown on the FIRM have been delineated using the flood elevations determined at each cross section; between cross sections, the boundaries were interpolated using the topographic elevation data described in Table 23. For each coastal flooding source studied as part of this FIS Report, the mapped floodplain boundaries on the FIRM have been delineated using the flood and wave elevations determined at each transect; between transects, boundaries were delineated using land use and land cover data, the topographic elevation data described in Table 23, and knowledge of coastal flood processes. In ponding areas, flood elevations were determined at each junction of the model; between junctions, boundaries were interpolated using the topographic elevation data described in Table 23.

In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary has been shown. Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

The floodway widths presented in this FIS Report and on the FIRM were computed for certain stream segments on the basis of equal conveyance reduction from each side of the floodplain. Floodway widths were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. Table 2 indicates the flooding sources for which floodways have been determined. The results of the floodway computations for those flooding sources have been tabulated for selected cross sections and are shown in Table 24, "Floodway Data."

Table 23: Summary of Topographic Elevation Data used in Mapping

Community	Flooding Source	Source for Topographic Elevation Data					
		Description	Scale	Contour Interval	$RMSE_z$	$Accuracy_z$	Citation
Gulf County (all communities)	All within HUC8 basins 03130011, 03130012, 03130014, 03140101	Light Detection and Ranging data (LiDAR)	N/A	NA	N/A	0.18 cm	FEMA 2011

BFEs shown at cross sections on the FIRM represent the 1% annual chance water surface elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report. Rounded whole-foot elevations may be shown on the FIRM in coastal areas, areas of ponding, and other areas with static base flood elevations.

LOCATION		FLOODWAY			1% ANNUAL CHANCE FLOOD WATER SURFACE ELEVATION (FEET NAVD88)			
CROSS SECTION	DISTANCE [1]	WIDTH (FEET)	SECTION AREA (SQ. FEET)	MEAN VELOCITY (FEET/SEC)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
A	222	19	31	4.2	20.9	13.5[2]	13.8	0.3
B	1,163	20	29	4.5	20.9	20.9	21.0	0.1
C	1,299	60	145	0.9	23.0	23.0	23.0	0.0
D	3,112	23	85	3.0	24.3	24.3	24.4	0.1
E	4,765	307	918	0.3	24.8	24.8	24.9	0.1
F	6,123	315	1,039	0.3	24.8	24.8	25.0	0.2
G	6,250	124	530	0.6	25.6	25.6	26.1	0.5

[1] Feet above 1,162 feet downstream of State Route 381

[2] Elevation computed without consideration of backwater effects from Apalachicola River

TABLE 24

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

FLOODING SOURCE: FIVE ACRE FARM CREEK EAST

LOCATION		FLOODWAY			1% ANNUAL CHANCE FLOOD WATER SURFACE ELEVATION (FEET NAVD88)			
CROSS SECTION	DISTANCE [1]	WIDTH (FEET)	SECTION AREA (SQ. FEET)	MEAN VELOCITY (FEET/SEC)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
A	480	19	72	1.8	23.2	23.2	23.2	0.0
B	1,885	764	1,614	0.1	23.3	23.3	23.3	0.0
C	3,091	673	1,152	0.1	23.3	23.3	23.3	0.0
D	8,815	19	41	4.3	23.9	23.9	23.9	0.0

[1] Feet above Unnamed Road

TABLE 24

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

FLOODING SOURCE: FIVE ACRE FARM CREEK WEST

LOCATION		FLOODWAY			1% ANNUAL CHANCE FLOOD WATER SURFACE ELEVATION (FEET NAVD88)			
CROSS SECTION	DISTANCE [1]	WIDTH (FEET)	SECTION AREA (SQ. FEET)	MEAN VELOCITY (FEET/SEC)	REGULATORY	WITHOUT [2] FLOODWAY	WITH FLOODWAY	INCREASE
A	552	550	6,500	0.6	29.0	18.6	19.6	1.0
B	2,284	378	5,106	0.7	29.0	18.7	19.6	0.9
C	2,473	420	5,079	0.7	29.0	19.3	19.6	0.3
D	5,871	327	2,979	1.3	29.0	19.4	19.8	0.4
E	7,149	335	2,823	1.3	29.0	19.7	20.1	0.4
F	8,639	344	2,857	1.3	29.0	20.1	20.7	0.6
G	10,739	323	2,613	1.4	29.0	21.0	21.6	0.6
H	12,848	515	3,459	1.1	29.0	22.2	23.0	0.8
I	13,912	405	2,914	1.3	29.0	22.7	23.7	1.0
J	15,516	386	2,753	1.4	29.0	23.6	24.4	0.8
K	17,562	479	3,092	1.2	29.0	24.4	25.2	0.8
L	18,609	452	2,866	1.3	29.0	25.1	26.1	1.0

[1] Feet above the confluence with Dead Lakes

[2] Elevation computed without consideration of backwater effects from Apalachicola River

TABLE 24

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

FLOODWAY DATA

FLOODING SOURCE: STONE MILL CREEK

Table 25: Flood Hazard and Non-Encroachment Data for Selected Streams

[Not Applicable to this Flood Risk Project]

6.4 Coastal Flood Hazard Mapping

Flood insurance zones and BFEs including the wave effects were identified on each transect based on the results from the onshore wave hazard analyses. Between transects, elevations were interpolated using topographic maps, land-use and land-cover data, and knowledge of coastal flood processes to determine the aerial extent of flooding. Sources for topographic data are shown in Table 23.

Zone VE is subdivided into elevation zones and BFEs are provided on the FIRM.

The limit of Zone VE shown on the FIRM is defined as the farthest inland extent of any of these criteria (determined for the 1% annual chance flood condition):

- The *primary frontal dune zone* is defined in 44 CFR Section 59.1 of the NFIP regulations. The primary frontal dune represents a continuous or nearly continuous mound or ridge of sand with relatively steep seaward and landward slopes that occur immediately landward and adjacent to the beach. The primary frontal dune zone is subject to erosion and overtopping from high tides and waves during major coastal storms. The inland limit of the primary frontal dune zone occurs at the point where there is a distinct change from a relatively steep slope to a relatively mild slope.

- The *wave runup zone* occurs where the (eroded) ground profile is 3.0 feet or more below the 2-percent wave runup elevation.

- The *wave overtopping splash zone* is the area landward of the crest of an overtopped barrier, in cases where the potential 2-percent wave runup exceeds the barrier crest elevation by 3.0 feet or more.

- The *breaking wave height zone* occurs where 3-foot or greater wave heights could occur (this is the area where the wave crest profile is 2.1 feet or more above the total stillwater elevation).

- The *high-velocity flow zone* is landward of the overtopping splash zone (or area on a sloping beach or other shore type), where the product of depth of flow times the flow velocity squared (hv^2) is greater than or equal to 200 ft^3/sec^2. This zone may only be used on the Pacific Coast.

The SFHA boundary indicates the limit of SFHAs shown on the FIRM as either “V” zones or “A” zones.

Table 26 indicates the coastal analyses used for floodplain mapping and the criteria used to determine the inland limit of the open-coast Zone VE and the SFHA boundary at each transect.

Table 26: Summary of Coastal Transect Mapping Considerations

Coastal Transect	Primary Frontal Dune (PFD) Identified	Wave Runup Analysis	Wave Height Analysis	Zone VE Limit	SFHA Boundary
		Zone Designation and BFE (ft NAVD88)	Zone Designation and BFE (ft NAVD88)		
1	Yes	VE 10	VE 11-14 AE 10	PFD	Runup
2	Yes	VE 10	VE 11-14 AE 10	PFD	Runup
3	Yes	VE 11	VE 11-14 AO 2 AE 9	PFD	Runup
4	Yes	N/A	VE 11-13 AE 9-10	PFD	SWEL
5	Yes	N/A	VE 11-13 AE 9-10	Wave Height	SWEL
6	No	N/A	VE 12-13 AE 9-11	Wave Height	SWEL
7	No	N/A	VE 13 AE 9-11	Wave Height	SWEL
8	No	N/A	VE 13 AO 3 AE 9	N/A	Runup
9	No	N/A	VE 12-13 AE 9-10	Wave Height	SWEL
10	No	N/A	VE 12-13 AE 9-10	Wave Height	SWEL
11	No	N/A	VE 11-13 AE 8-11	Wave Height	SWEL
12	No	N/A	VE 11-12 AE 8-9	Wave Height	SWEL
13	No	N/A	VE 11-12 AE 9-12	Wave Height	SWEL
14	No	N/A	VE 10 AE 9-14	Wave Height	SWEL
15	No	N/A	VE 10-11 AE 9-10	Wave Height	SWEL
16	No	N/A	VE 10-12 AE 9-10	Wave Height	SWEL
17	Yes	VE 11	VE 13	N/A	Runup
18	Yes	N/A	VE 10-13 AE 8-10	PFD	SWEL
19	Yes	N/A	VE 10-13 AE 8-10	PFD	SWEL
20	Yes	VE 13	VE 13	PFD	SWEL
21	Yes	N/A	VE 11-13 AO 3	PFD	Runup

Coastal Transect	Primary Frontal Dune	Wave Runup Analysis	Wave Height Analysis	Zone VE Limit	SFHA Boundary
22	Yes	N/A	VE 11-14 AE 10	PFD	SWEL
23	Yes	N/A	VE 11-14 AE 9	PFD	SWEL
24	Yes	N/A	VE 11-14 AE 8-10	PFD	SWEL
25	No	N/A	VE 12-14 AE 8-10	Wave Height	SWEL
26	Yes	N/A	VE 15-18 AE 10-14	Wave Height	SWEL
27	Yes	N/A	VE 15-18 AE 9-14	Wave Height	SWEL
28	Yes	N/A	VE 15-19 AE 10-13	Wave Height	SWEL
29	Yes	N/A	VE 15-19 AE 11-14	Wave Height	SWEL
30	Yes	N/A	VE 15-19 AE 13-15	Wave Height	SWEL
31	Yes	N/A	VE 14-17 AE 13-15	Wave Height	SWEL
32	Yes	N/A	VE 13-17 AE 14-15	Wave Height	SWEL
33	No	N/A	VE 14-16 AE 13	Wave Height	SWEL
34	No	N/A	VE 15-17 AE 13-14	Wave Height	SWEL

6.5 FIRM Revisions

This FIS Report and the FIRM are based on the most up-to-date information available to FEMA at the time of its publication; however, flood hazard conditions change over time. Communities or private parties may request flood map revisions at any time. Certain types of requests require submission of supporting data. FEMA may also initiate a revision. Revisions to FIS projects may take several forms, including Letters of Map Amendment (LOMAs), Letters of Map Revision Based on Fill (LOMR-Fs), Letters of Map Revision (LOMRs) (referred to collectively as Letters of Map Change (LOMCs)), Physical Map Revisions (PMRs), and FEMA-contracted restudies. These types of revisions are further described below. Some of these types of revisions do not result in the republishing of the FIS Report. To assure that any user is aware of all revisions, it is advisable to contact the community repository of flood-hazard data (shown in Table 31, “Map Repositories”).

6.5.1 Letters of Map Amendment

A LOMA is an official revision by letter to an effective NFIP map. A LOMA results from an administrative process that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in a SFHA. A LOMA cannot be issued for properties located on the PFD (primary frontal dune).

To obtain an application for a LOMA, visit http://www.fema.gov/floodplain-management/letter-map-amendment-loma and download the form "MT-1 Application Forms and Instructions for Conditional and Final Letters of Map Amendment and Letters of Map Revision Based on Fill". Visit the "Flood Map-Related Fees" section to determine the cost, if any, of applying for a LOMA.

FEMA offers a tutorial on how to apply for a LOMA. The LOMA Tutorial Series can be accessed at http://www.fema.gov/online-tutorials.

For more information about how to apply for a LOMA, call the FEMA Map Information eXchange; toll free, at 1-877-FEMA MAP (1-877-336-2627).

6.5.2 Letters of Map Revision Based on Fill

A LOMR-F is an official revision by letter to an effective NFIP map. A LOMR-F states FEMA's determination concerning whether a structure or parcel has been elevated on fill above the base flood elevation and is, therefore, excluded from the SFHA.

Information about obtaining an application for a LOMR-F can be obtained in the same manner as that for a LOMA, by visiting https://www.fema.gov/floodplain-management/letter-map-amendment-loma for the "MT-1 Application Forms and Instructions for Conditional and Final Letters of Map Amendment and Letters of Map Revision Based on Fill" or by calling the FEMA Map Information eXchange, toll free, at 1-877-FEMA MAP (1-877-336-2627). Fees for applying for a LOMR-F, if any, are listed in the "Flood Map-Related Fees" section.

A tutorial for LOMR-F is available at http://www.fema.gov/online-tutorials.

6.5.3 Letters of Map Revision

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations and planimetric features. All requests for LOMRs should be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. If the request for a LOMR is not submitted through the chief executive officer of the community, evidence must be submitted that the community has been notified of the request.

To obtain an application for a LOMR, visit https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/mt-2-application-forms-and-instructions and download the form "MT-2 Application Forms and Instructions for Conditional Letters of Map Revision and Letters of Map Revision". Visit the "Flood Map-Related Fees" section to determine the cost of applying for a LOMR. For more information about how to apply for a LOMR, call the FEMA Map Information eXchange; toll free, at 1-877-FEMA MAP (1-877-336-2627) to speak to a Map Specialist.

Previously issued mappable LOMCs (including LOMRs) that have been incorporated into the Gulf County FIRM are listed in Table 27.

Table 27: Incorporated Letters of Map Change

[Not Applicable to this Flood Risk Project]

6.5.4 Physical Map Revisions

A PMRs is an official republication of a community's NFIP map to effect changes to base flood elevations, floodplain boundary delineations, regulatory floodways and planimetric features. These changes typically occur as a result of structural works or improvements, annexations resulting in additional flood hazard areas or correction to base flood elevations or SFHAs.

The community's chief executive officer must submit scientific and technical data to FEMA to support the request for a PMR. The data will be analyzed and the map will be revised if warranted. The community is provided with copies of the revised information and is afforded a review period. When the base flood elevations are changed, a 90-day appeal period is provided. A 6-month adoption period for formal approval of the revised map(s) is also provided.

For more information about the PMR process, please visit http://www.fema.gov and visit the "Flood Map Revision Processes" section.

6.5.5 Contracted Restudies

The NFIP provides for a periodic review and restudy of flood hazards within a given community. FEMA accomplishes this through a national watershed-based mapping needs assessment strategy, known as the Coordinated Needs Management Strategy (CNMS). The CNMS is used by FEMA to assign priorities and allocate funding for new flood hazard analyses used to update the FIS Report and FIRM. The goal of CNMS is to define the validity of the engineering study data within a mapped inventory. The CNMS is used to track the assessment process, document engineering gaps and their resolution, and aid in prioritization for using flood risk as a key factor for areas identified for flood map updates. Visit www.fema.gov to learn more about the CNMS or contact the FEMA Regional Office listed in Section 8 of this FIS Report.

6.5.6 Community Map History

The current FIRM presents flooding information for the entire geographic area of Gulf County. Previously, separate FIRMs, Flood Hazard Boundary Maps (FHBMs) and/or Flood Boundary and Floodway Maps (FBFMs) may have been prepared for the incorporated communities and the unincorporated areas in the county that had identified SFHAs. Current and historical data relating to the maps prepared for the project area are presented in Table 28, "Community Map History." A description of each of the column headings and the source of the date is also listed below.

- *Community Name* includes communities falling within the geographic area shown on the FIRM, including those that fall on the boundary line, nonparticipating communities, and communities with maps that have been rescinded. Communities with No Special Flood Hazards are indicated by a footnote. If all maps (FHBM, FBFM, and FIRM) were rescinded for a community, it is not listed in this table unless SFHAs have been identified in this community.

- *Initial Identification Date (First NFIP Map Published)* is the date of the first NFIP map that identified flood hazards in the community. If the FHBM has been converted to a

FIRM, the initial FHBM date is shown. If the community has never been mapped, the upcoming effective date or "pending" (for Preliminary FIS Reports) is shown. If the community is listed in Table 28 but not identified on the map, the community is treated as if it were unmapped.

- *Initial FHBM Effective Date* is the effective date of the first Flood Hazard Boundary Map (FHBM). This date may be the same date as the Initial NFIP Map Date.

- *FHBM Revision Date(s)* is the date(s) that the FHBM was revised, if applicable.

- *Initial FIRM Effective Date* is the date of the first effective FIRM for the community. This is the first effective date that is shown on the FIRM panel.

- *FIRM Revision Date(s)* is the date(s) the FIRM was revised, if applicable. This is the revised date that is shown on the FIRM panel, if applicable. As countywide studies are completed or revised, each community listed should have its FIRM dates updated accordingly to reflect the date of the countywide study. Once the FIRMs exist in countywide format, as Physical Map Revisions (PMR) of FIRM panels within the county are completed, the FIRM Revision Dates in the table for each community affected by the PMR are updated with the date of the PMR, even if the PMR did not revise all the panels within that community.

The initial effective date for the Gulf County FIRMs in countywide format was November 7, 2002.

Table 28: Community Map History

Community Name	Initial Identification Date (First NFIP Map Published)	Initial FHBM Effective Date	FHBM Revision Date(s)	Initial FIRM Effective Date	FIRM Revision Date(s)
Gulf County, Unincorporated Areas	12/23/1977	12/23/1977	None	6/15/1983	4/16/2009 9/28/2007 11/7/2002 6/2/1992
Port St. Joe, City of	6/28/1974	6/28/1974	5/14/1976	6/15/1983	9/28/2007 11/7/2002 6/2/1992 8/4/1988
Wewahitchka, City of	8/9/1974	8/9/1974	1/9/1976	5/17/1982	9/28/2007 11/7/2002

SECTION 7.0 – CONTRACTED STUDIES AND COMMUNITY COORDINATION

7.1 Contracted Studies

Table 29 provides a summary of the contracted studies, by flooding source, that are included in this FIS Report.

Table 29: Summary of Contracted Studies Included in this FIS Report

Flooding Source	FIS Report Dated	Contractor	Number	Work Completed Date	Affected Communities
Apalachicola River	-	Dewberry	50060317	3/7/2014	Gulf County, Unincorporated Areas, City of Wewahitchka
Five Acre Farm Creek East	-	Dewberry	50060317	3/7/2014	Gulf County, Unincorporated Areas
Five Acre Farm Creek West	-	Dewberry	50060317	3/7/2014	Gulf County, Unincorporated Areas
Gulf of Mexico	-	Dewberry	50060317	3/7/2014	Gulf County, Unincorporated Areas, City of Port St. Joe
Stone Mill Creek	-	Dewberry	50060317	3/7/2014	Gulf County, Unincorporated Areas, City of Wewahitchka
Taylor Branch	9/28/2007	Dewberry	N/A	9/1/2006	Gulf County, Unincorporated Areas
Various streams within Walton County	-	Dewberry	50060317	3/7/2014	Gulf County (all communities)

7.2 Community Meetings

The dates of the community meetings held for this FIS project and any previous FIS projects are shown in Table 30. These meetings may have previously been referred to by a variety of names (Community Coordination Officer (CCO), Scoping, Discovery, etc.), but all meetings represent opportunities for FEMA, community officials, study contractors, and other invited guests to discuss the planning for and results of the project.

Table 30: Community Meetings

Community	FIS Report Dated	Date of Meeting	Meeting Type	Attended By
Gulf County Unincorporated Areas, City of Port St. Joe, City of Wewahitchka	-	10/28/2015	-	FEMA, the community, the study contractor, and NWFWMD

SECTION 8.0 – ADDITIONAL INFORMATION

Information concerning the pertinent data used in the preparation of this FIS Report can be obtained by submitting an order with any required payment to the FEMA Engineering Library. For more information on this process, see http://www.fema.gov.

Table 31 is a list of the locations where FIRMs for Gulf County can be viewed. Please note that the maps at these locations are for reference only and are not for distribution. Also, please note that only the maps for the community listed in the table are available at that particular repository. A user may need to visit another repository to view maps from an adjacent community.

Table 31: Map Repositories

Community	Address	City	State	Zip Code
Gulf County, Unincorporated Areas	Gulf County Courthouse 1000 Cecil G Costin, Sr. Boulevard, Room 200	Port St. Joe	Florida	32456
City of Port St. Joe	Port St. Joe City Hall 305 Cecil G. Costin, Sr. Boulevard	Port St. Joe	Florida	32456
City of Wewahitchka	Wewahitchka City Hall 109 South 2nd Street	Wewahitchka	Florida	32456

The National Flood Hazard Layer (NFHL) dataset is a compilation of effective FIRM databases and LOMCs. Together they create a GIS data layer for a State or Territory. The NFHL is updated as studies become effective and extracts are made available to the public monthly. NFHL data can be viewed or ordered from the website shown in

Table 32.

Table 32 contains useful contact information regarding the FIS Report, the FIRM, and other relevant flood hazard and GIS data. In addition, information about the state NFIP Coordinator and GIS Coordinator is shown in this table. At the request of FEMA, each Governor has designated an agency of State or territorial government to coordinate that State's or territory's NFIP activities. These agencies often assist communities in developing and adopting necessary floodplain management measures. State GIS Coordinators are knowledgeable about the availability and location of state and local GIS data in their state.

Table 32: Additional Information

FEMA and the NFIP	
FEMA and FEMA Engineering Library website	https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/engineering-library
NFIP website	http://www.fema.gov/national-flood-insurance-program
NFHL Dataset	http://msc.fema.gov/
FEMA Region IV	Federal Emergency Management Agency 3003 Chamblee Tucker Road Atlanta, GA 30341 770-220-5200
Other Federal Agencies	
USGS website	http://www.usgs.gov
Hydraulic Engineering Center website	http://www.hec.usace.army.mil
State Agencies and Organizations	
State NFIP Coordinator	Steve Martin, CFM, State NFIP Coordinator and Floodplain Manager Florida Division of Emergency Management 2555 Shumard Oak Boulevard Tallahassee, FL 32399-2100 (850) 922-5269 steve.martin@em.myflorida.com
State GIS Coordinator	Richard Butgereit, GIS Administrator Florida Division of Emergency Management 2555 Shumard Oak Boulevard Tallahassee, FL 32399-2100 (850) 413-9907 richard.butgereit@em.myflorida.com

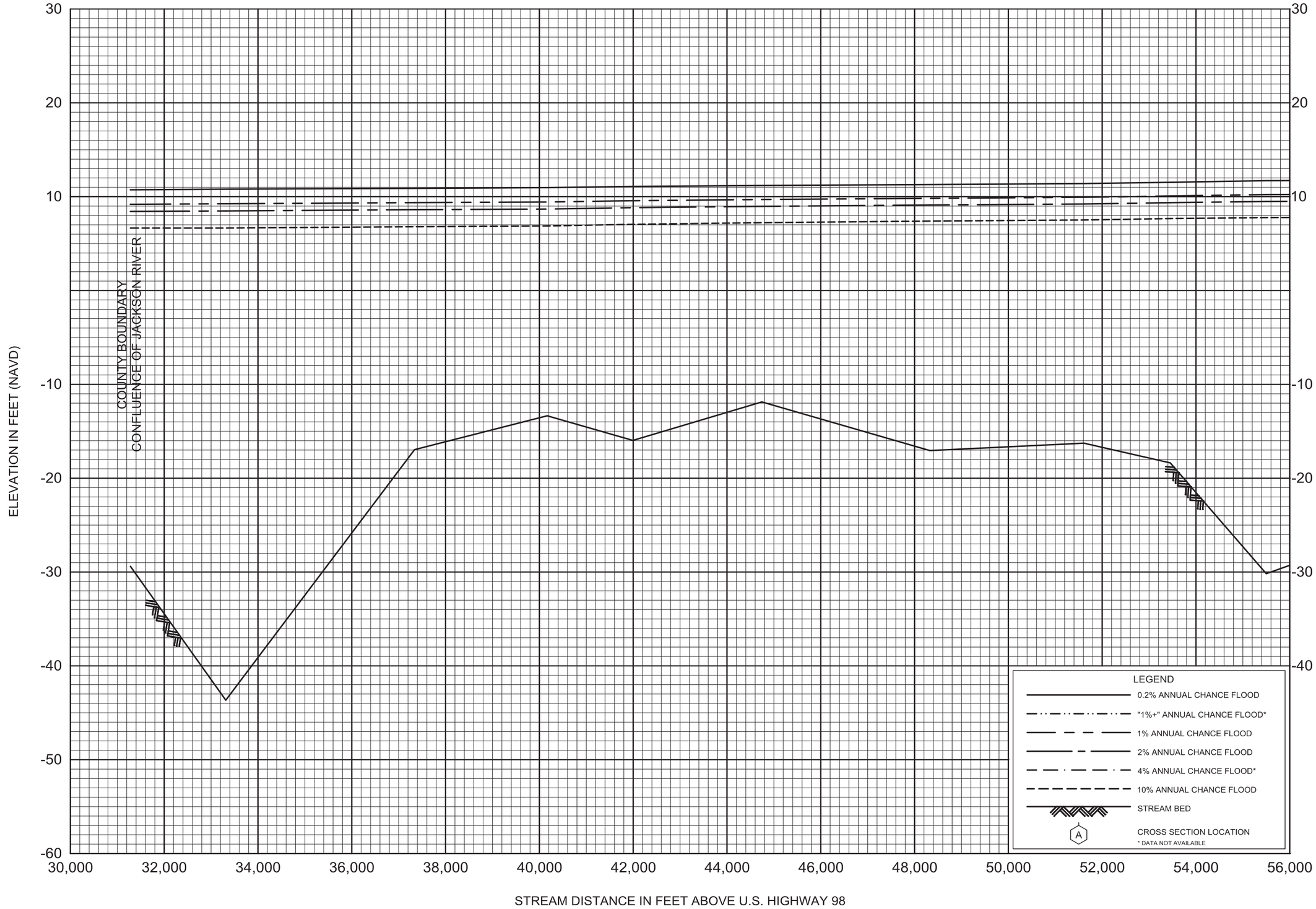
SECTION 9.0 – BIBLIOGRAPHY AND REFERENCES

Table 33 includes sources used in the preparation of and cited in this FIS Report as well as additional studies that have been conducted in the study area.

Table 33: Bibliography and References

Citation in this FIS	Publisher/ Issuer	*Publication Title,* "Article," Volume, Number, etc.	Author/Editor	Place of Publication	Publication Date/ Date of Issuance	Link
FDOT	Florida Department of Transportation	*FDOT Imagery*	Florida Department of Transportation	Tallahassee, FL	20130625	http://www.dot.state.fl.us/surveyingandmapping/aerial_main.shtm
FEMA 2007a	Federal Emergency Management Agency	*Gulf County, Florida and Incorporated Areas Flood Insurance Rate Map*	Federal Emergency Management Agency	Washington D.C.	20070928	msc.fema.gov
FEMA 2007b	Federal Emergency Management Agency	*Gulf County, Florida and Incorporated Areas Flood Insurance Rate Map*	Federal Emergency Management Agency	Washington D.C.	20070928	msc.fema.gov
FEMA 2012a	Federal Emergency Management Agency	*Flood Study using HEC-RAS 4.0 steady flow component*	Federal Emergency Management Agency	Washington D.C.	20120427	msc.fema.gov
FEMA 2012b	Federal Emergency Management Agency	*Flood Study using FLO-2D*	Federal Emergency Management Agency	Washington D.C.	20120427	msc.fema.gov
FEMA 2012c	Federal Emergency Management Agency	*Flood Study using MIKE 21*	Federal Emergency Management Agency	Washington D.C.	20120427	msc.fema.gov
FEMA 2014	Federal Emergency Management Agency	*Detailed coastal analysis using ADCIRC, CHAMP, TAW, CSHORE, and Runup 2.0*	Federal Emergency Management Agency	Washington D.C.	20140101	hazards.fema.gov

Citation in this FIS	Publisher/ Issuer	*Publication Title,* "Article," Volume, Number, etc.	Author/Editor	Place of Publication	Publication Date/ Date of Issuance	Link
NOAA 2006	National Oceanic and Atmospheric Administration	*Topographic Data (LiDAR) for Gulf County*	National Oceanic and Atmospheric Administration	Charleston, SC	20070101	noaa.gov
NWFWMD 2011a	NWFWMD GIS Department	*Hydrological line and polygon features*	National Hydrography Dataset	Havana, FL	20110314	http://www.nwfwmd.state.fl.us/ data-publications/gis-mapping/
NWFWMD 2011b	NWFWMD GIS Department	*PLSS*	Public Land Survey System	Havana, FL	20110314	http://www.nwfwmd.state.fl.us/ data-publications/gis-mapping/
NWFWMD 2011c	NWFWMD GIS Department	*Transportation features*	Gulf County, FL	Havana, FL	20110314	http://www.nwfwmd.state.fl.us/ data-publications/gis-mapping/
USFWS	US Fish and Wildlife Service	*Coastal Barrier Resources System (CBRS) Boundaries*	US Fish and Wildlife Service	Falls Church, VA	20150101	https://www.fws.gov



FLOOD PROFILES

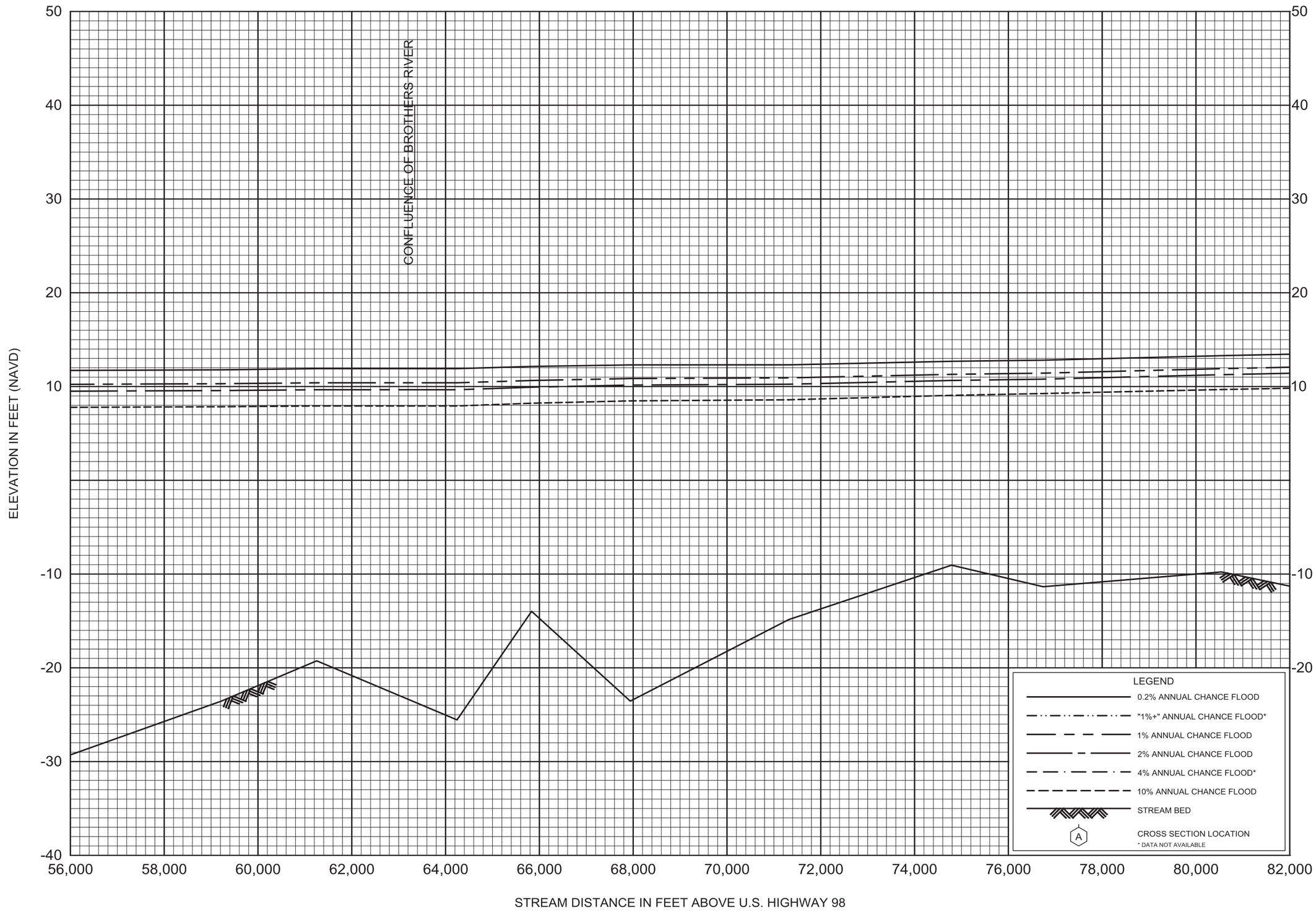
APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

01P



FLOOD PROFILES

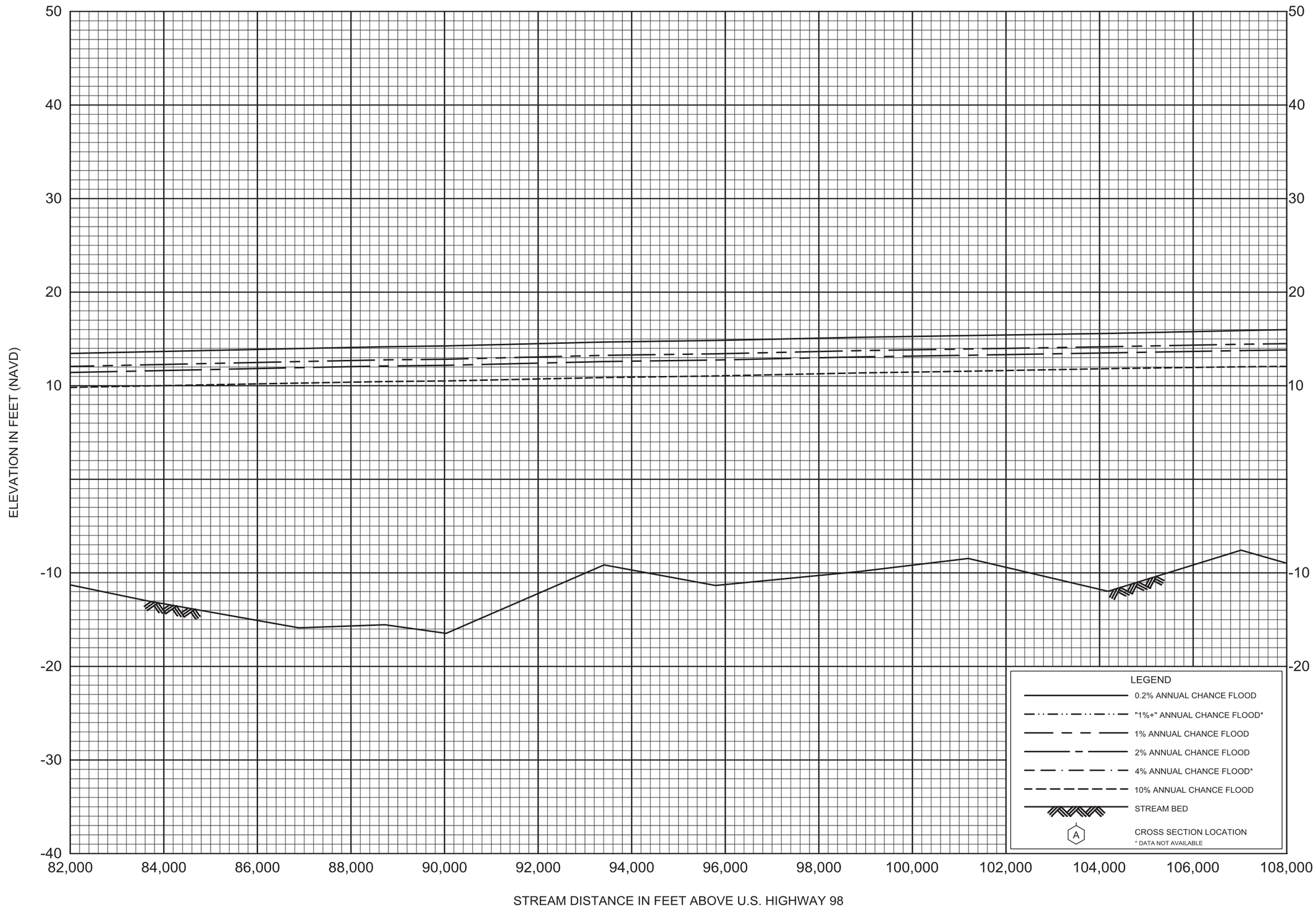
APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

02P



FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

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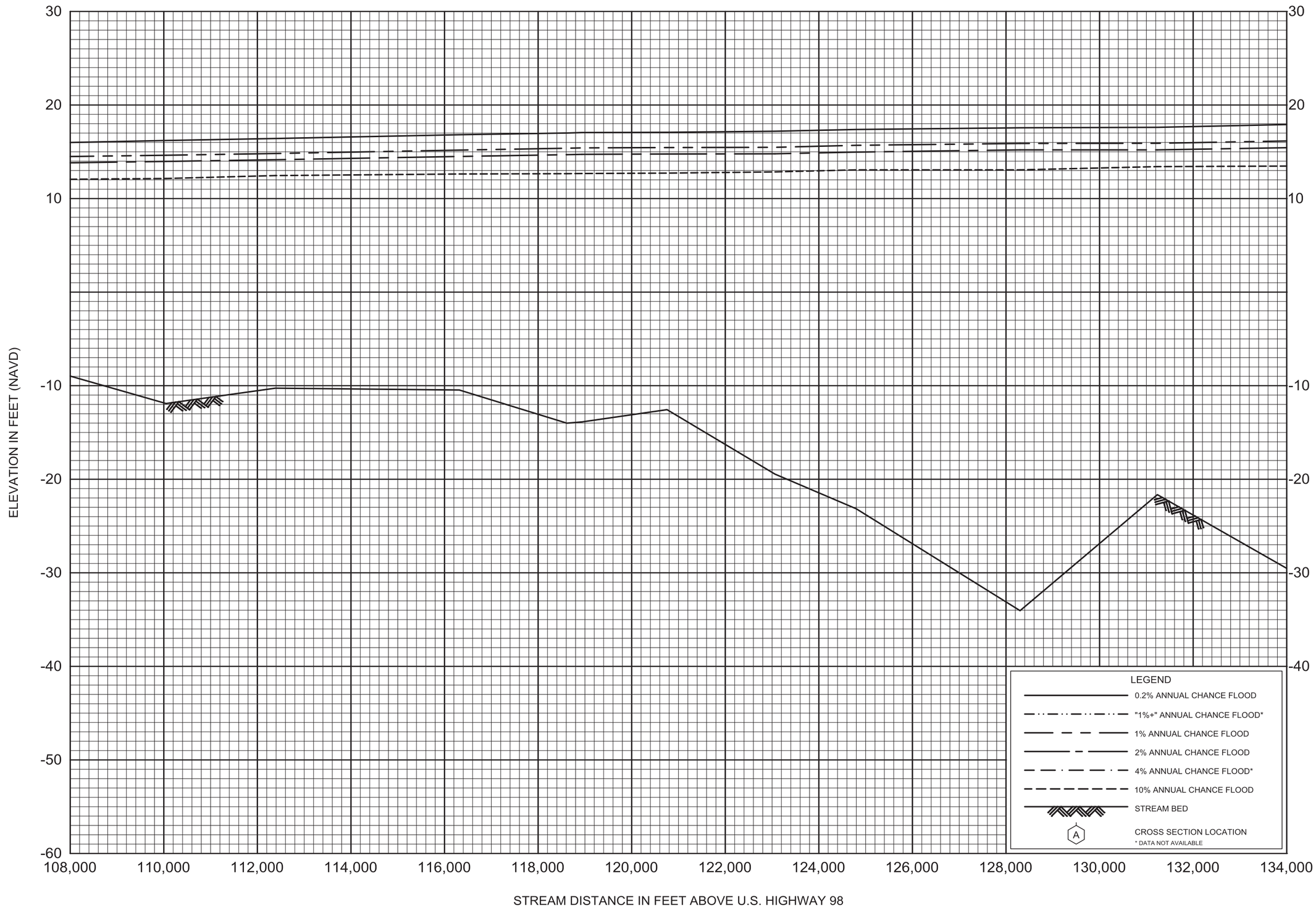


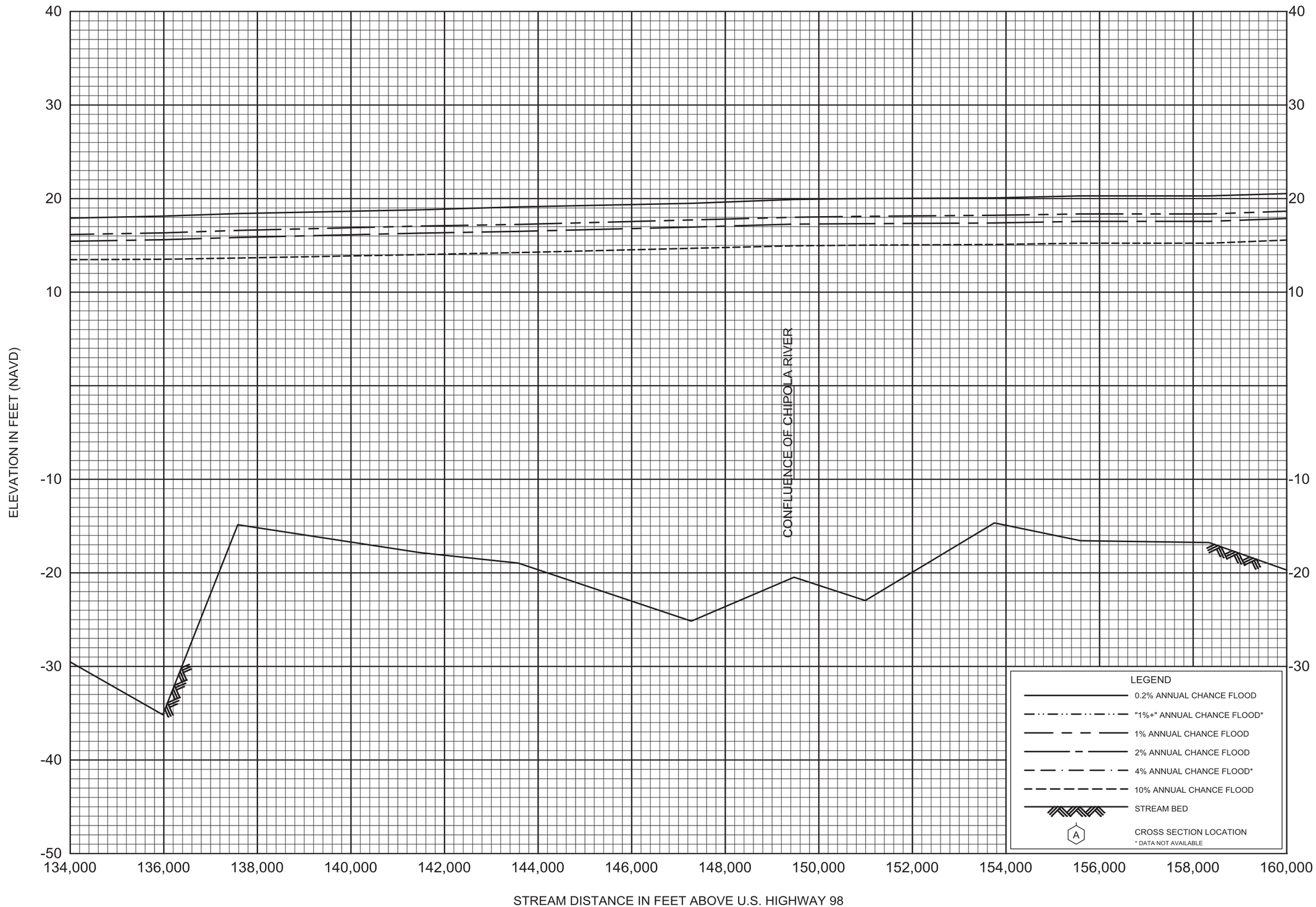
FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

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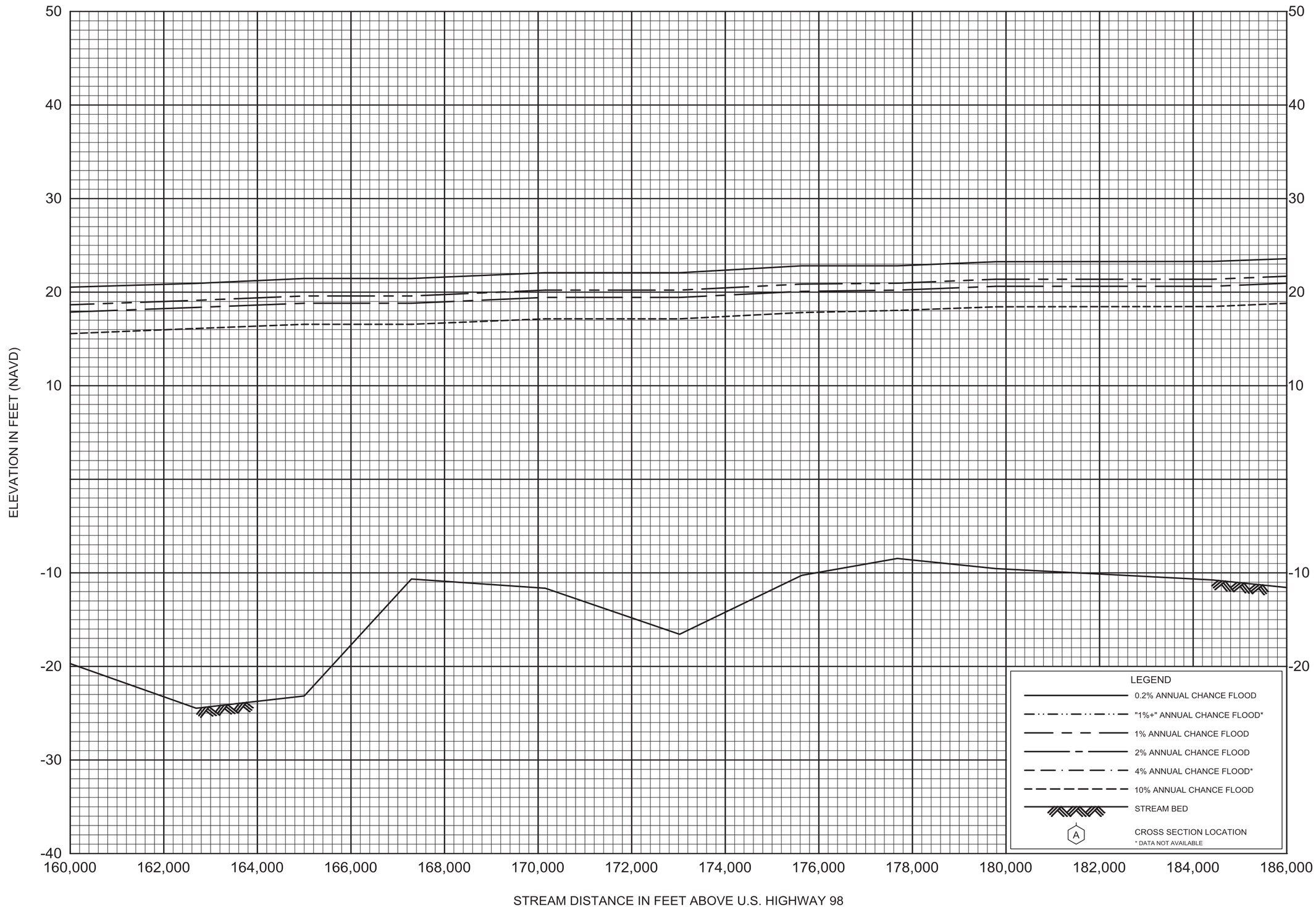

FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

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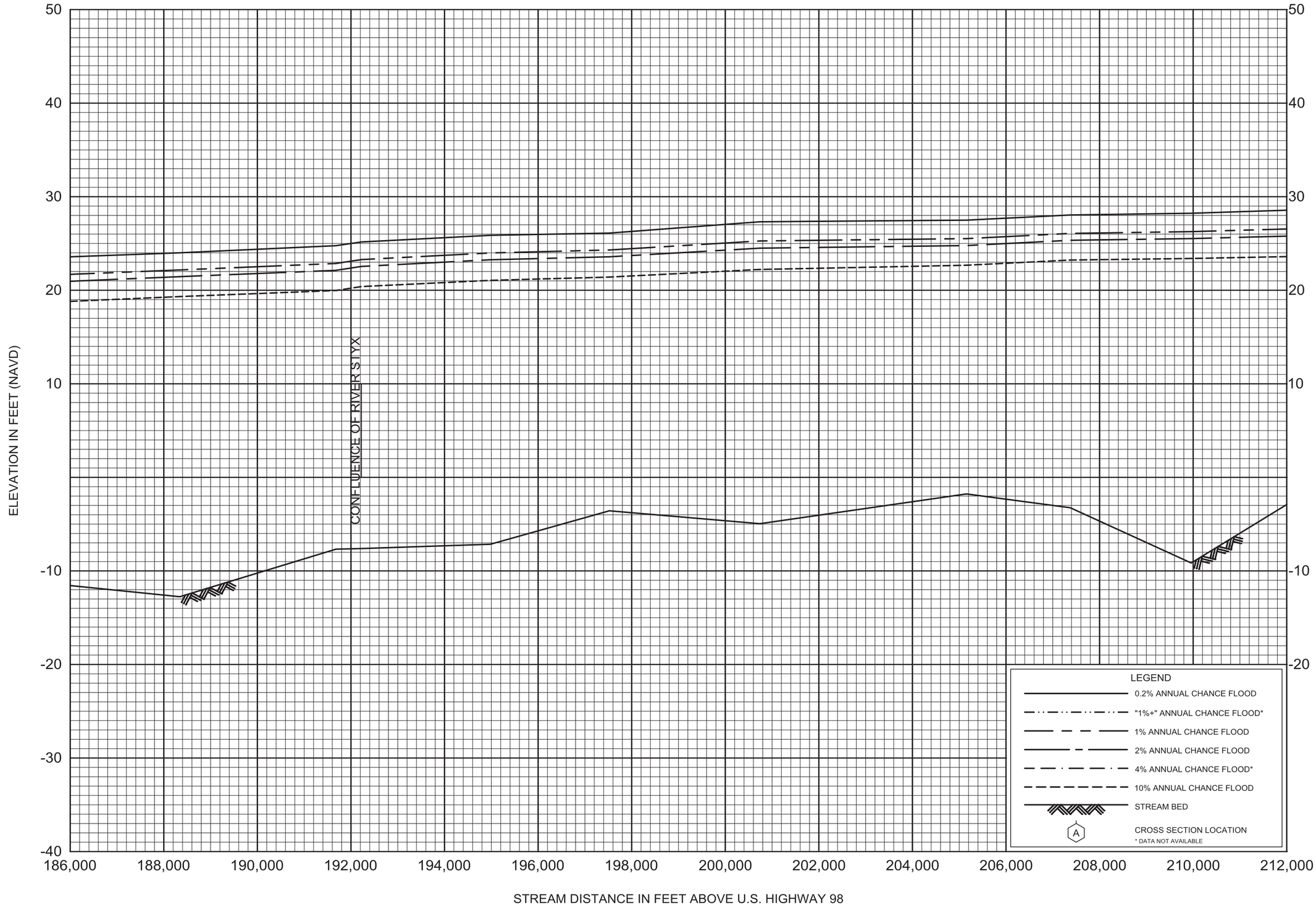


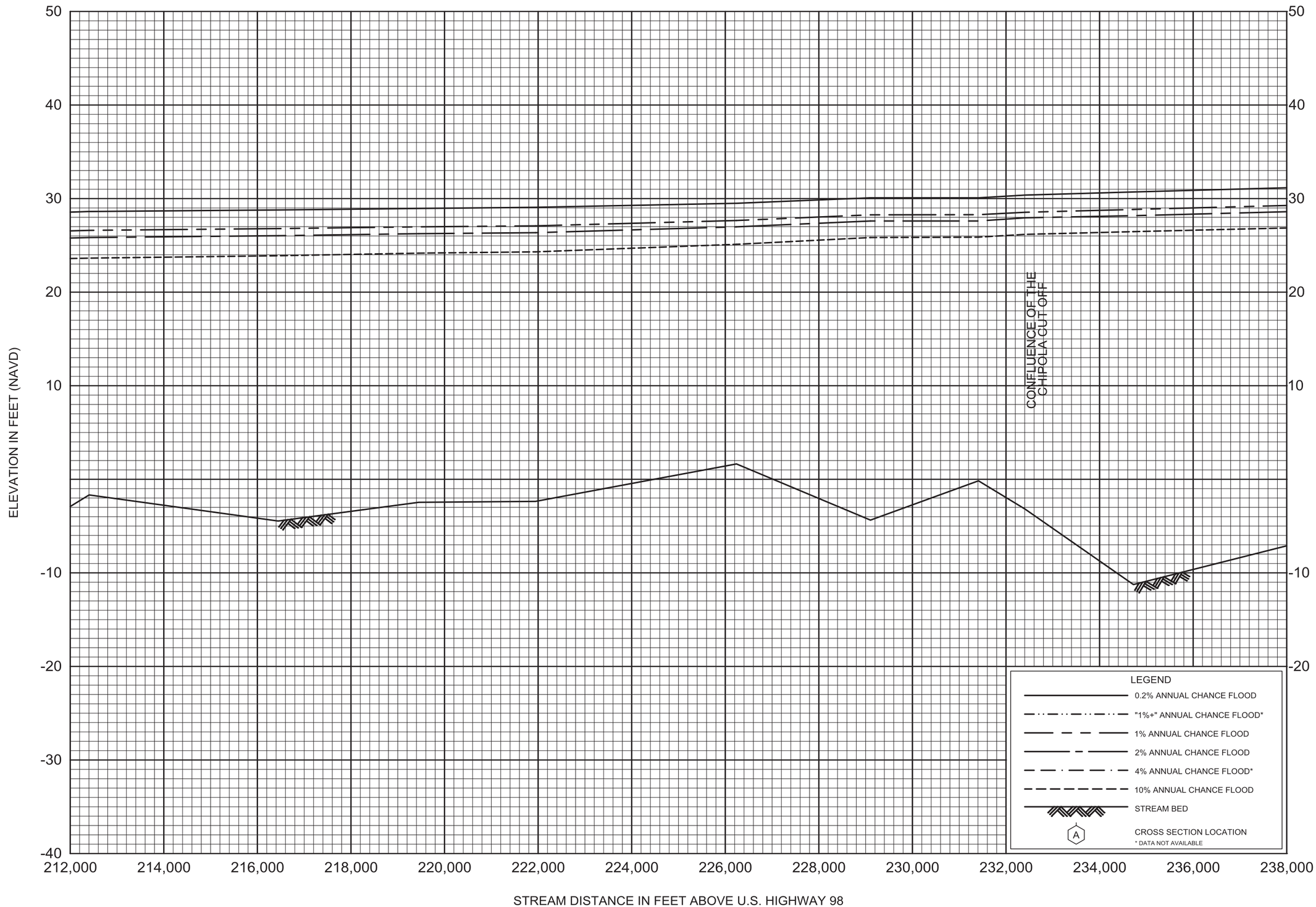
FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



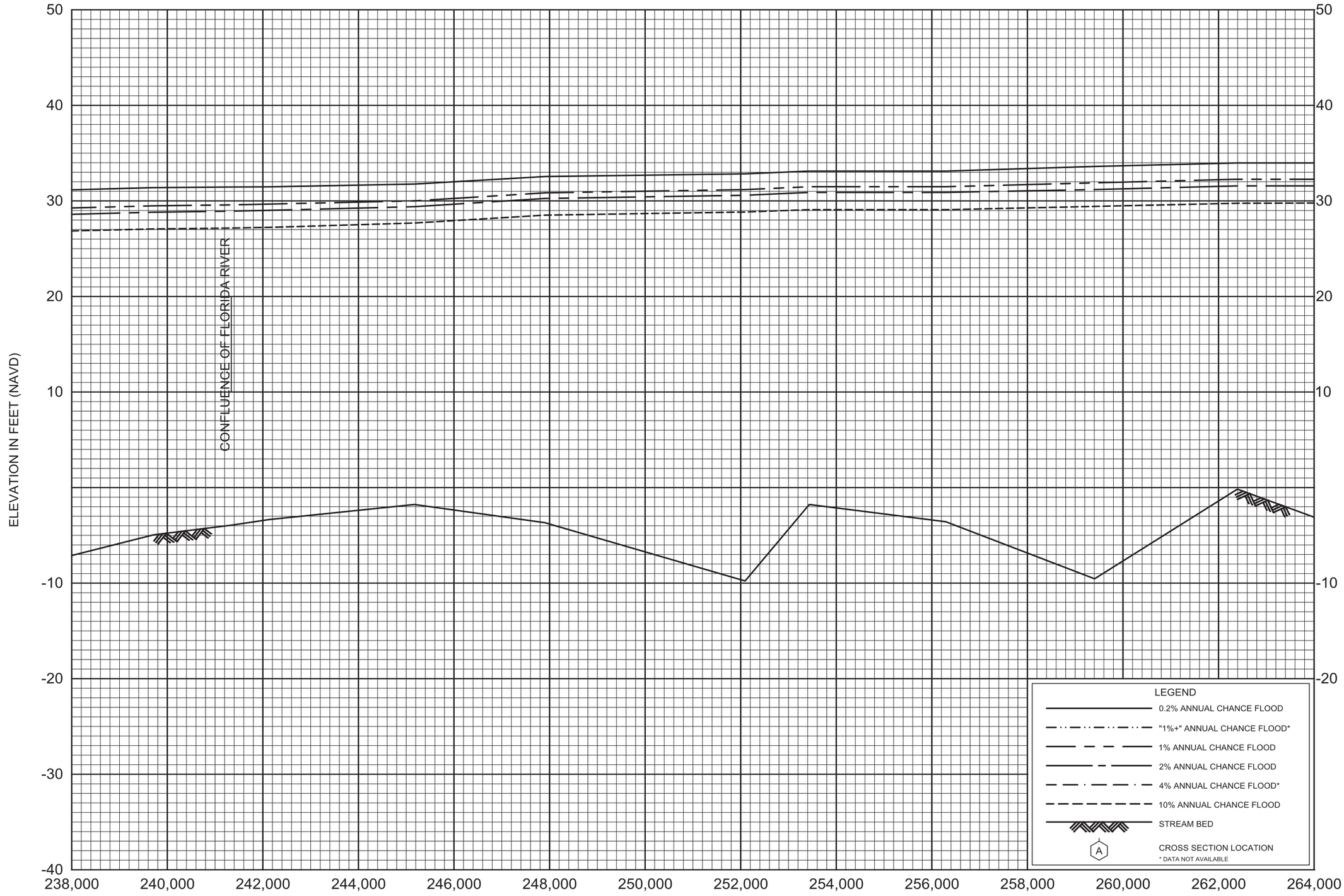
FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS

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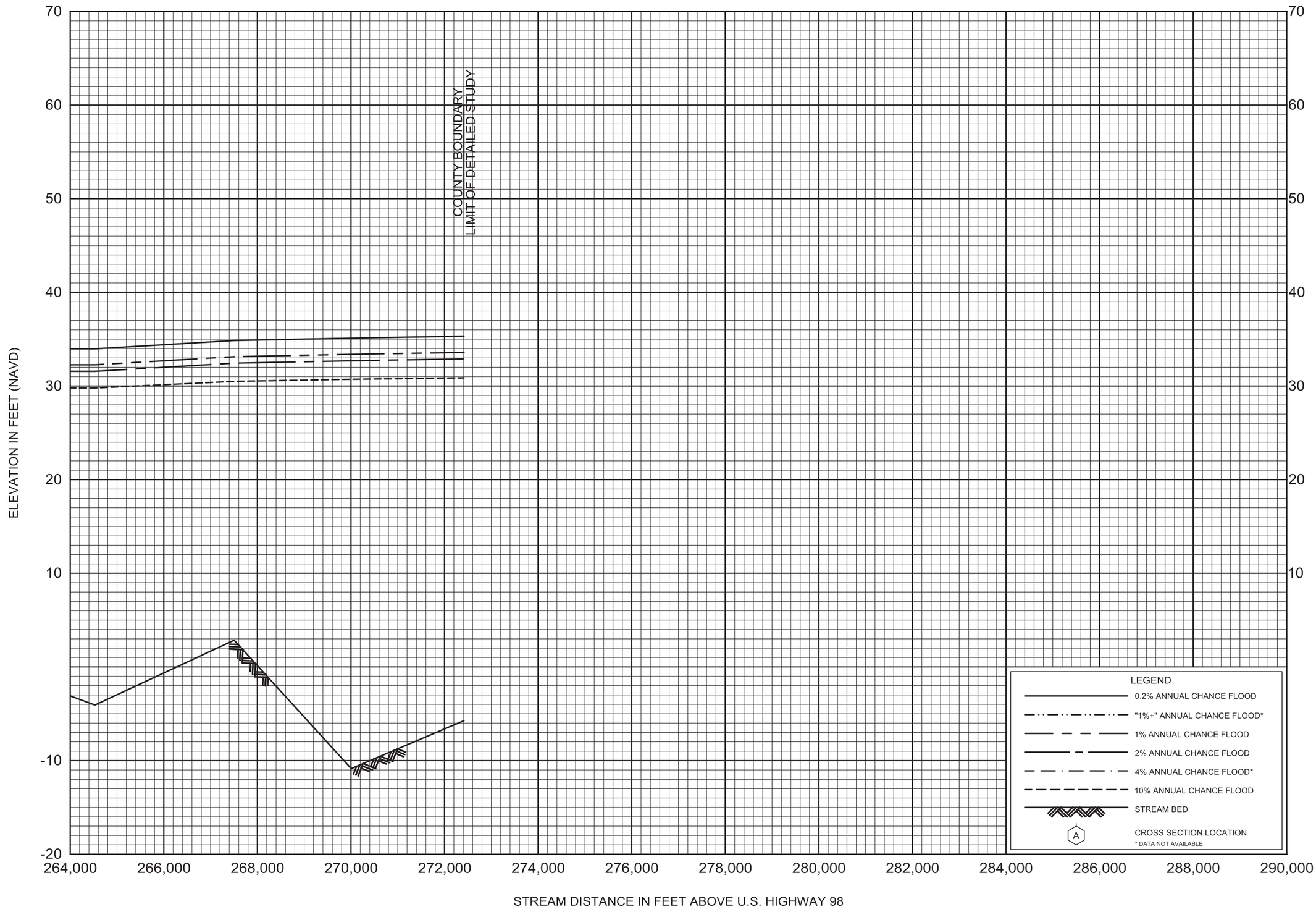


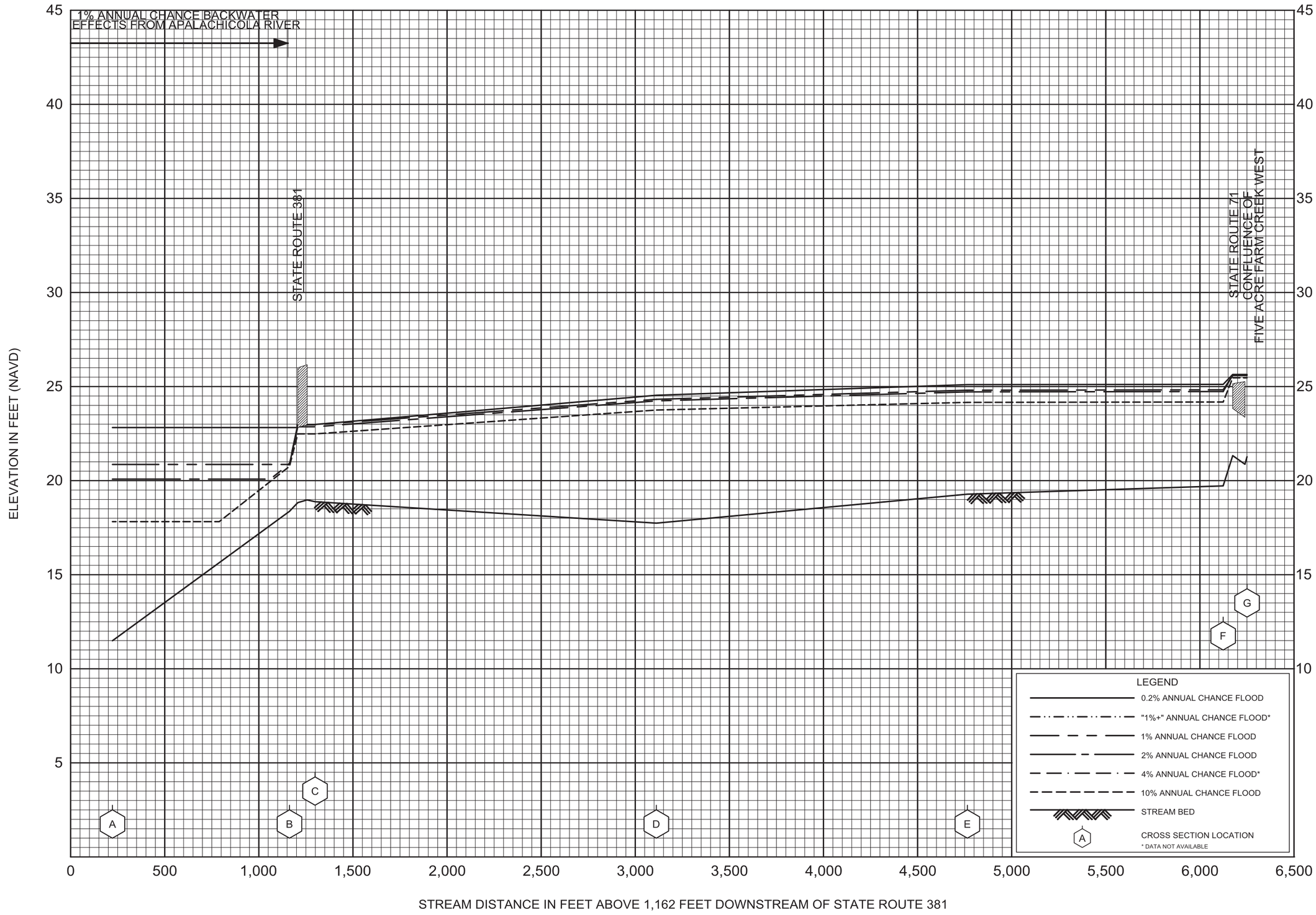
FLOOD PROFILES

APALACHICOLA RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



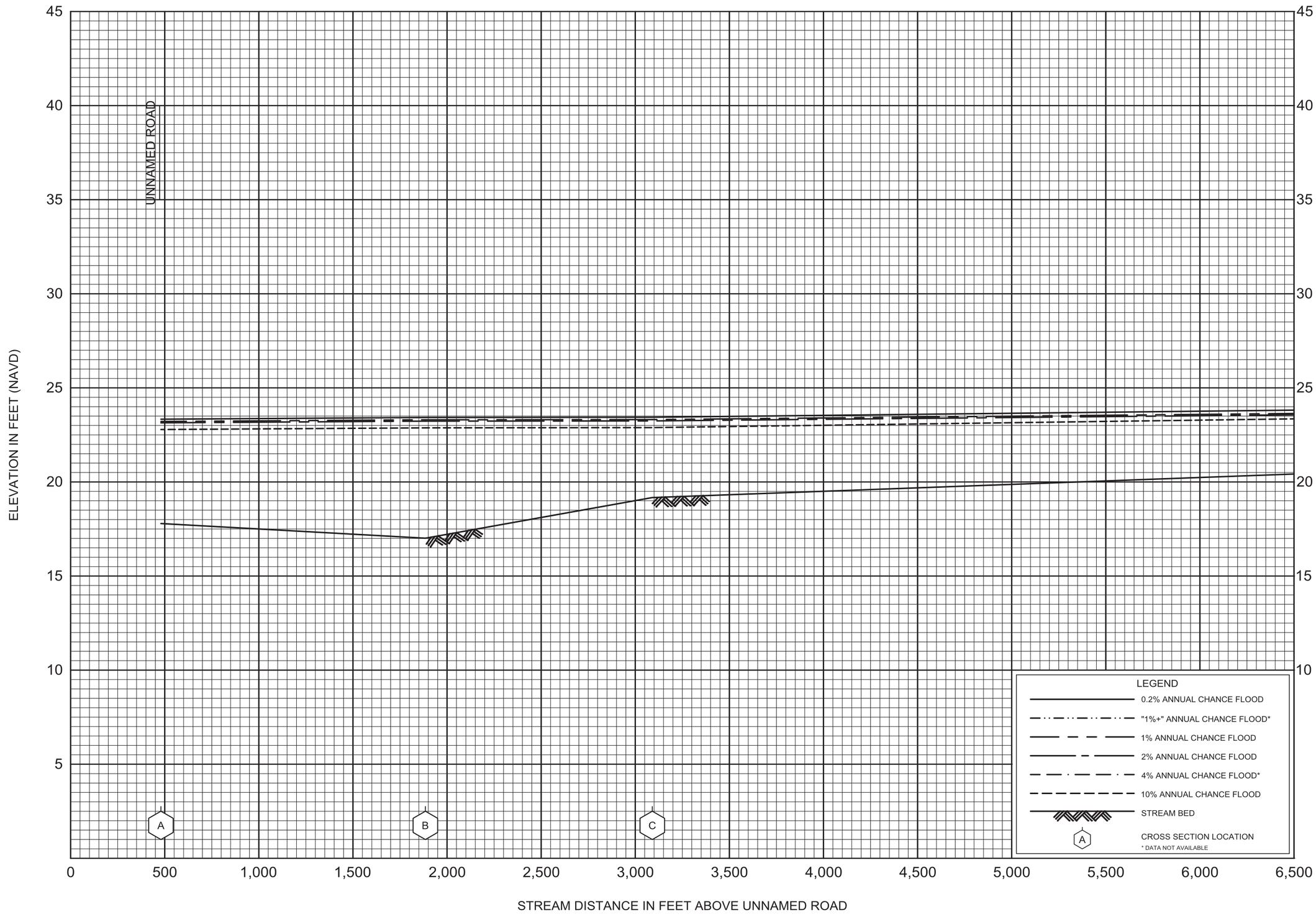
FLOOD PROFILES

FIVE ACRE FARM CREEK EAST

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



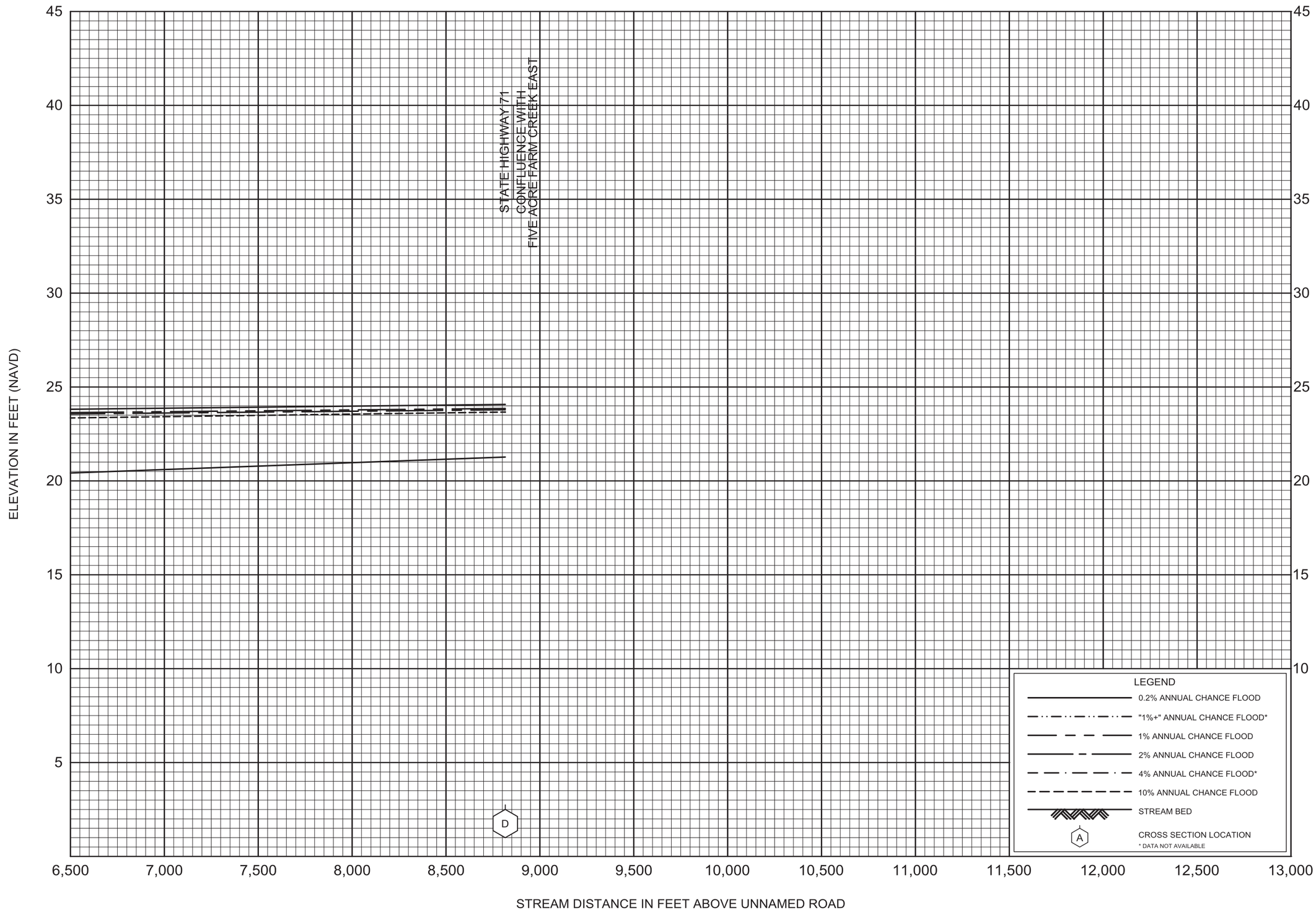
FLOOD PROFILES

FIVE ACRE FARM CREEK WEST

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



FLOOD PROFILES

FIVE ACRE FARM CREEK WEST

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

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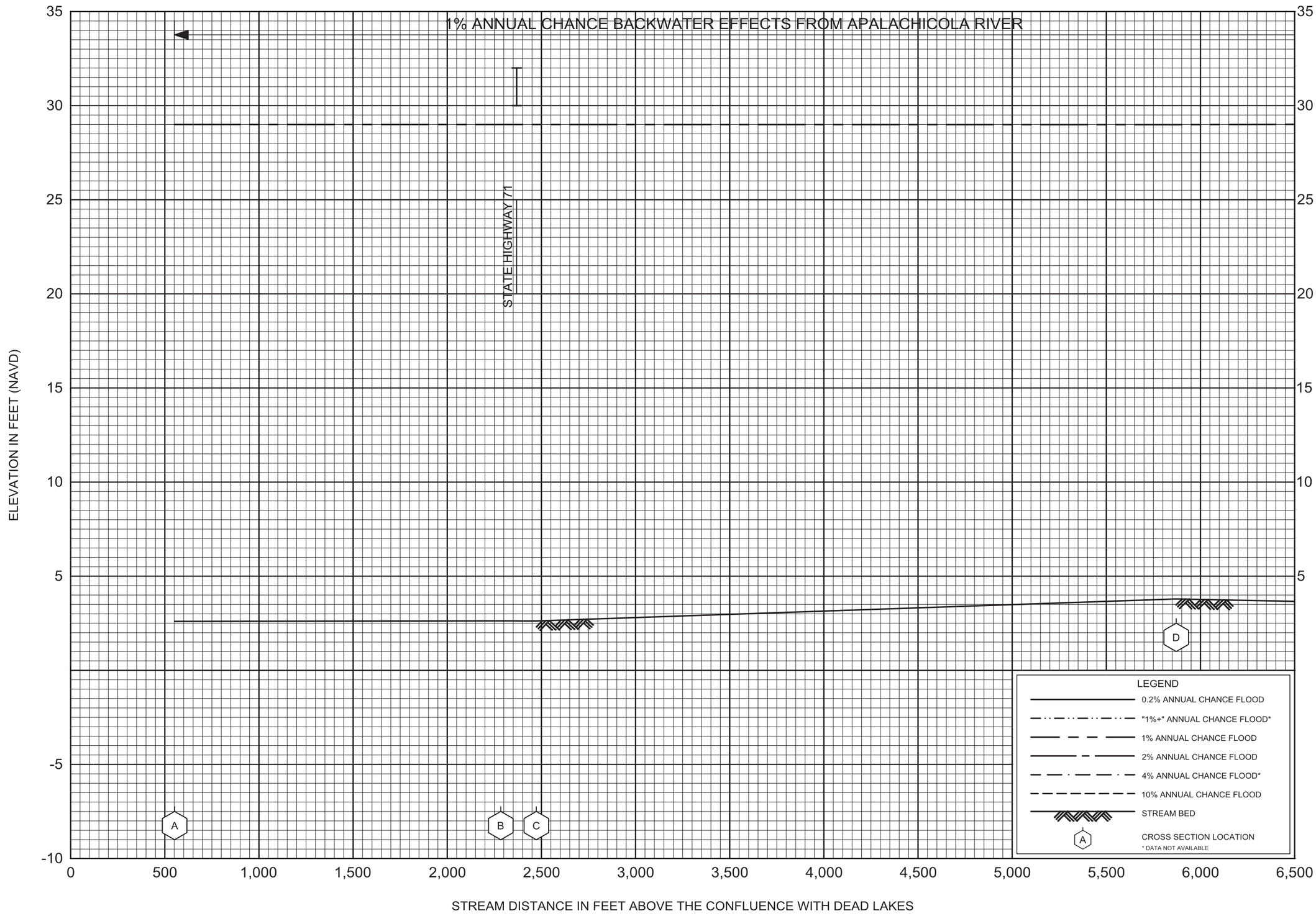


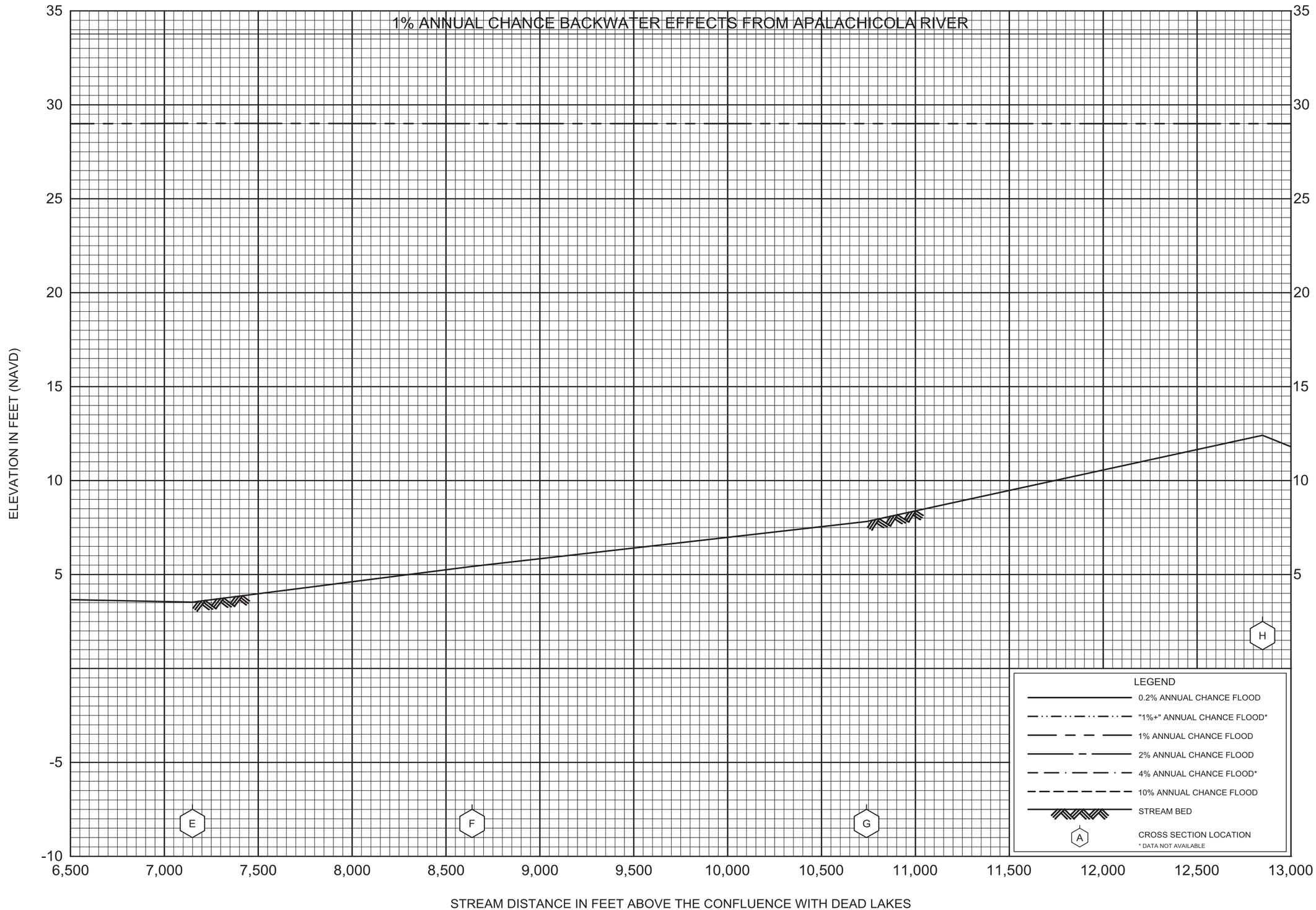
FLOOD PROFILES

STONE MILL CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS



FLOOD PROFILES

STONE MILL CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

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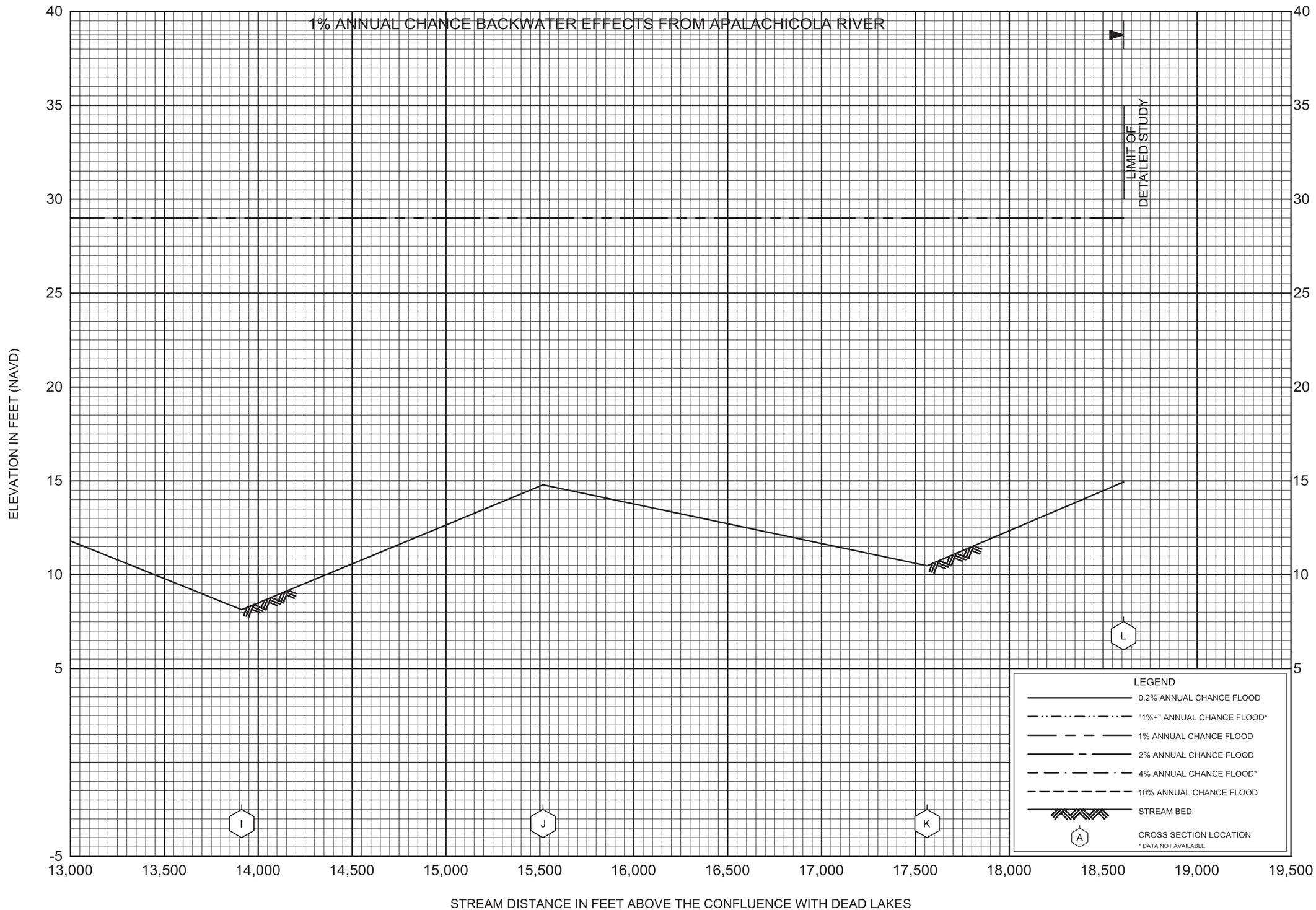

FLOOD PROFILES

STONE MILL CREEK

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GULF COUNTY, FL

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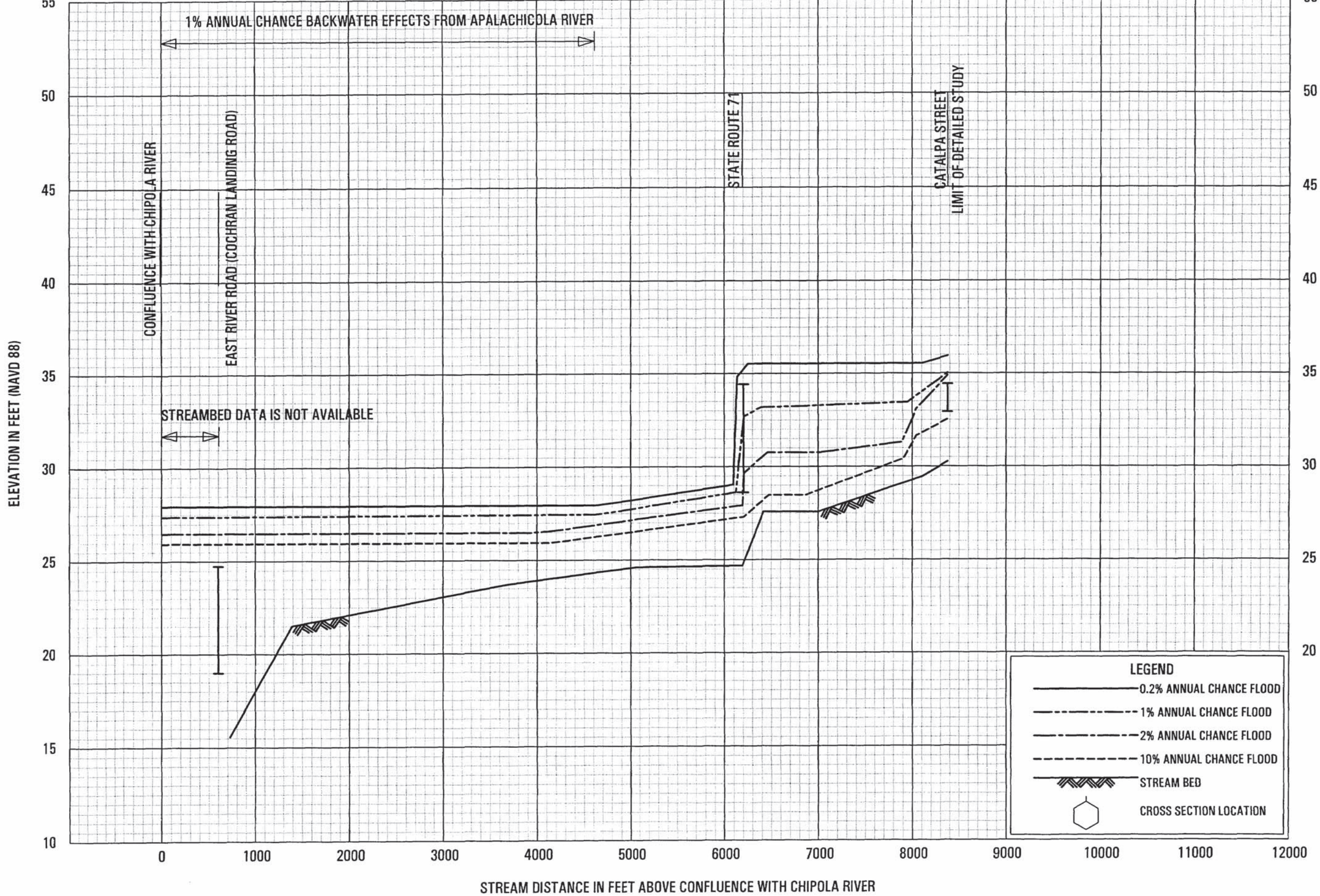

FLOOD PROFILES

TAYLOR BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

GULF COUNTY, FL

AND INCORPORATED AREAS