

**FLOOD HAZARD INFORMATION**

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT  
**THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTP://MSC.FEMA.GOV](http://msc.fema.gov)**

|                                    |  |   |
|------------------------------------|--|---|
| <b>SPECIAL FLOOD HAZARD AREAS</b>  |  | Without Base Flood Elevation (BFE)<br>Zone A, V, A99<br>With BFE or Depth Zone AE, AO, AH, VE, AR   |
|                                    |  | Regulatory Floodway   |
| <b>OTHER AREAS OF FLOOD HAZARD</b> |  | 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X |
|                                    |  | Future Conditions 1% Annual Chance Flood Hazard Zone X  |
|                                    |  | Area with Reduced Flood Risk due to Levee See Notes. Zone X   |
| <b>OTHER AREAS</b>                 |  | Areas Determined to be Outside the 0.2% Annual Chance Floodplain Zone X   |
|                                    |  | Area of Undetermined Flood Hazard Zone D  |
| <b>GENERAL STRUCTURES</b>          |  | Channel, Culvert, or Storm Sewer  |
|                                    |  | Accredited or Provisionally Accredited Levee, Dike, or Floodwall  |
|                                    |  | Non-accredited Levee, Dike, or Floodwall  |
|                                    |  | Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)  |
|                                    |  | Coastal Transect  |
|                                    |  | Profile Baseline  |
|                                    |  | Hydrographic Feature  |
| <b>OTHER FEATURES</b>              |  | Base Flood Elevation Line (BFE)   |
|                                    |  | Limit of Study  |
|                                    |  | Jurisdiction Boundary   |

**NOTES TO USERS**

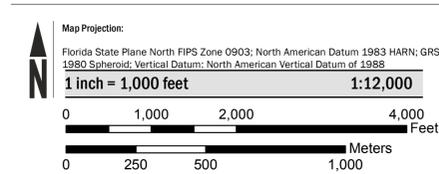
For information and questions about this Flood Insurance Rate Map (FIRM), available products associated with this FIRM, including historic versions, the current date for each FIRM panel, how to order products or the National Flood Insurance Program (NFIP) in general, please call the FEMA Map Information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

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

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

Base map information shown on this FIRM was provided in digital format by the Florida Department of Transportation (FDOT). This information was derived from digital orthophotography at a 0.9-foot resolution from photography dated 2013.

**SCALE**



**PANEL LOCATOR**



**National Flood Insurance Program**

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

PANEL 435 of 494

Panel Contains:

| COMMUNITY                  | NUMBER | PANEL | SUFFIX |
|----------------------------|--------|-------|--------|
| FORT WALTON BEACH, CITY OF | 120174 | 0435  | J      |
| OKALOOSA COUNTY            | 120173 | 0435  | J      |

**PRELIMINARY**  
**APRIL 29, 2016**

VERSION NUMBER  
**1.3.1.2**

MAP NUMBER  
**12091C0435J**

MAP REVISED