

NOTES TO USERS

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

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

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

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

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

Base map information shown on this FIR was provided in digital format by the Southwest Florida Water Management District. The original orthorectified base imagery was provided in color with a one-foot pixel resolution at a scale of 1" = 200' from photography flown January - February 2007.

This map may reflect more detailed or up-to-date stream channel configurations than those shown on the previous FIR. The floodplains and floodways that were transferred from the previous FIR may have been adjusted to reflect these new stream channel configurations and improved topographic data. The profile baselines depicted on this map represent the hydraulic modeling baseline that match the flood profiles and Floodway Data Tables (if applicable, in the FIS report). As a result, the profile baselines may deviate significantly from the new base map channel representation and may appear outside the floodplain.

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

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

For information on available products associated with this FIR visit the **FEMA Map Service Center** website at <http://www.fema.gov/floodmaps>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the MSC website.

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

DATUM INFORMATION

The projection used in the preparation of this map was State Plane Florida West FIPS 9902. The horizontal datum was NAD 83, GRS1980 spheroid. Differences in datum, spherical projection or State Plane Zone used in the production of FIRs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not reflect the accuracy of this FIR.

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

Spatial Reference System Division  
National Geodetic Survey, NGA  
Silver Spring Metro Center  
1215 East-West Highway  
Silver Spring, Maryland 20910  
(301) 713-3191

Example Datum Offset Calculation  
using datum offset table below  
NAVD88 = NGVD29 + (datum offset value)  
(301) 713-3191

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

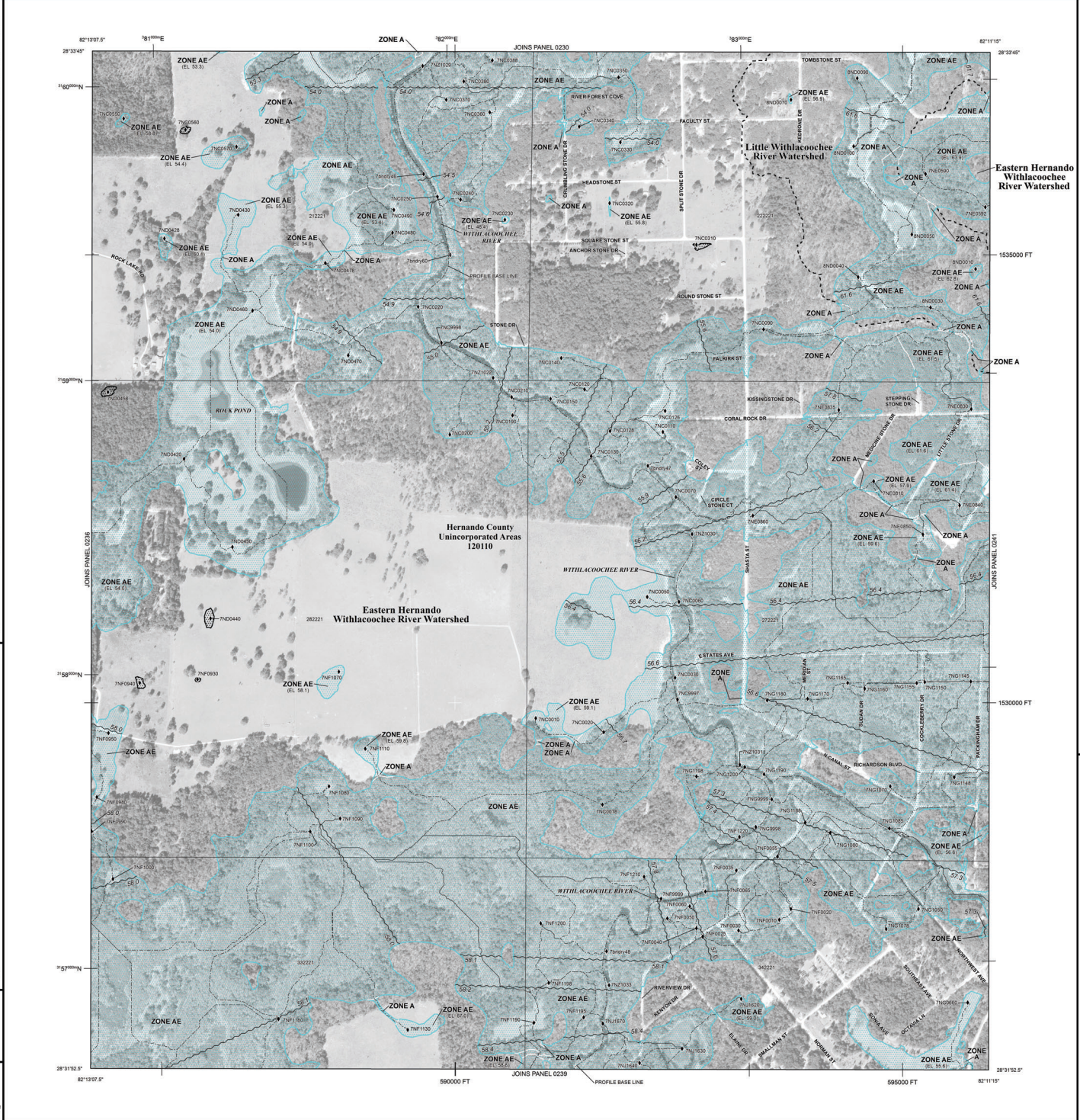
Watershed Table

Watershed	Datum	Offset (ft)	Study Type	1 Day 100yr Rainfall Used	Total Rainfall Volume (in)	Multi-Day	Model of Date
1. Blue Sink	-0.81	Dealt	12.8	NO	02/24/09		
2. Bayne Lake	-0.82	Dealt	12.8	YES	01/28/10		
3. Centralia	-0.83	Dealt	12.8	YES	12/15/09		
4. Chassanahatchee River	-0.83	Dealt	12.8	NO	06/23/09		
5. Crown Lake Outlet	-0.79	Redealt	12.8	NO	03/30/10		
6. Cuckoo	-0.79	Dealt	12.8	NO	01/26/09		
7. Eastern Hernando	-0.84	Dealt	12.8	NO	02/24/09		
8. Little Withlacoochee River	-0.84	Dealt	12.8	NO	01/26/09		
9. Little Withlacoochee River	-0.83	Dealt	12.8	NO	11/18/08		
10. McPherson	-0.82	Dealt	12.8	YES	06/23/09		
11. Ocean Quality	-0.83	Dealt	12.8	NO	12/16/08		
12. Pond Sink	-0.84	Dealt	12.8	NO	02/24/09		
13. Power In Lakes	-0.84	Dealt	12.8	YES	04/28/09		
14. Square Prairie	-0.82	Redealt	12.8	NO	03/30/10		
15. Tuckahoe	-0.80	Dealt	12.8	YES	03/31/09		
16. West Withlacoochee River	-0.84	Dealt	12.8	NO	06/23/09		
17. West Withlacoochee River	-0.84	Dealt	12.8	NO	01/28/10		
18. West Withlacoochee River	-0.84	Dealt	12.8	NO	06/23/09		
20. Wilson	-0.84	Dealt	12.8	NO	06/23/09		

Redealt for performance for coastal flood zones.  
Multi-Day events used only in specific sub-basins, refer to the FIS report.

Zone X (shaded) 0.2% annual chance floodplain is delineated only in watersheds where the Study Type is "Redealt" or "Coastal". The 0.2% annual chance floodplain is not delineated in watersheds where the Study Type is "Dealt". Refer to the Watershed Table for Study Type.

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



LEGEND

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

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, AR9, V, and VE. The base flood elevation is the water-surface elevation of the 1% annual chance flood.

**ZONE A**  
No Base Flood Elevations determined.

**ZONE AE**  
Base Flood Elevations determined.

**ZONE AH**  
Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.

**ZONE AO**  
Flood depths of 1 to 3 feet (usually sheet flow or sloping terrain); average depths determined. For areas of actual flood flooding, velocities also determined.

**ZONE AR**  
Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently abandoned. Zone AR indicates that the former flood control system is being retained to provide protection from the 1% annual chance or greater flood.

**ZONE AR9**  
Areas to be protected from 1% annual chance flood event by a Federal flood protection system under construction; no Base Flood Elevations determined.

**ZONE V**  
Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.

**ZONE VE**  
Coastal flood zone with velocity hazard (wave action); no Base Flood Elevations determined.

**FLOODWAY AREAS IN ZONE AE**

**OTHER FLOOD AREAS**

**ZONE X**  
Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot; and areas of less than 1 foot with 1% annual chance flood. See additional note in Watershed Table on left column.

**OTHER AREAS**

**ZONE X**  
Areas determined to be outside the 0.2% annual chance floodplain. Areas in which flood hazards are undetermined, but possible.

**COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS**

**OTHERWISE PROTECTED AREAS (OPAs)**

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

**1% annual chance floodplain boundary**  
**0.2% annual chance floodplain boundary**  
**Floodway boundary**  
**Zone D boundary**  
**CBRS and OPA boundary**  
**Boundary dividing Special Flood Hazard Area Zones and Subdividing Special Flood Hazard Areas of different Base Flood Elevation, Flood Depth, or Flood Velocity**  
**Base Flood Elevation line and value; elevation in feet\***  
**Base Flood Elevation value where uniform within zone; elevation in feet\***  
**\* Referenced to the North American Vertical Datum of 1988**  
**Cross section line**  
**Traverse line**  
**Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere**  
**UTM zone**  
**1000-meter Universal Transverse Mercator grid (UTM), zone 17**  
**5000-foot grid values: Florida State Plane coordinate system, West Zone (FSP2000 = 902), Transverse Mercator projection**  
**Bench mark type explanation in Notes to User section of this FIR (panel)**  
**River Mile**  
**Section - Township - Range**  
**Junction - Arrows defining locations of flow accumulation or hydraulic connectivity. The first box character of the Junction number represents the specific watershed (as shown in the map color locator map) in which the Junction is located (note that the Junction number, without an associated floodplain, are also shown).**  
**Hydraulic Connectivity - Flow pathway between Junctions.**  
**MAP REPOSITORY**  
**Refer to Map Repositories list on Map Index**  
**EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
**FEBRUARY 2, 2012**  
**EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**

The community map repository is responsible for maintaining, referring to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.  
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6623.

**MAP SCALE 1" = 500'**  
**1:50,000**

NFIP

PANEL 0237D

**FIRM**  
**FLOOD INSURANCE RATE MAP**  
**HERNANDO COUNTY, FLORIDA**  
**AND INCORPORATED AREAS**

**PANEL 237 OF 410**  
**(SEE MAP INDEX FOR FIRM PANEL LAYOUT)**

**CONTAINS:**  
**COMMUNITY:** 120110  
**NUMBER:** 0237  
**SUFFIX:** D

Notes to User: The Map Number shown below should be used when placing any order for the Community Map History table shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
**12053C0237D**

**EFFECTIVE DATE**  
**FEBRUARY 2, 2012**  
**Federal Emergency Management Agency**