



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 [HTTPS://MSC.FEMA.GOV](https://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A,V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR
		Regulatory Floodway
		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
OTHER AREAS OF FLOOD HAZARD		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee See Notes. Zone X
		Area with Flood Risk due to Levee Zone D
		Area of Minimal Flood Hazard Zone X
OTHER AREAS		Area of Undetermined Flood Hazard Zone D
		Channel, Culvert, or Storm Sewer
GENERAL STRUCTURES		Levee, Dike, or Floodwall
		Cross Sections with 1% Annual Chance Water Surface Elevation
		Coastal Transect
		Profile Baseline
		Hydrographic Feature
		Base Flood Elevation Line (BFE)
OTHER FEATURES		Limit of Study
		Jurisdiction Boundary

NOTES TO USERS

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

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

For community and countywide map dates refer to the Flood Insurance Study Report for this jurisdiction.

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

Base map information shown on the FIRM uses imagery from 2019 provided by the U.S. Geological Survey at a resolution of 0.15 meter and 2016 transportation data provided by the U.S. Census Bureau with an undefined scale, and political boundaries from 2017 provided by MassGIS at a scale of 1:5,000.

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 the Zone VE.

Limit of Moderate Wave Action (LIMWA)

SCALE

Map Projection:  
NAD 1983 State Plane, Massachusetts Mainland, FIPS 2001, Feet;  
Western Hemisphere; Vertical Datum: NAVD 88

1 inch = 500 feet 1:6,000

0 500 1,000 2,000 feet  
0 125 250 500 meters

PANEL LOCATOR

ESSEX COUNTY

289	0293	0294	0313	0314
427	0431	0432	0451	0452
0409	0428	0429	0433	0434
0417	0436	0437	0441	0442
0419	0438	0439	0443	*0444
0475				

\* PANEL NOT PRINTED

FEMA  
National Flood Insurance Program

NATIONAL FLOOD INSURANCE PROGRAM  
FLOOD INSURANCE RATE MAP

ESSEX COUNTY, MASSACHUSETTS  
(All Jurisdictions)

PANEL 0433 OF 0600

Panel Contains:

COMMUNITY	NUMBER	PANEL	SUFFIX
BEVERLY, CITY OF	250077	0433	H
HAMILTON, TOWN OF	250084	0433	H
MANCHESTER-BY-THE-SEA, TOWN OF	250090	0433	H
WENHAM, TOWN OF	250107	0433	H

VERSION NUMBER  
2.6.3.6  
MAP NUMBER  
25009C0433H  
MAP REVISED  
July 8, 2025