

This digital Flood Insurance Rate Map (FIRM) was produced through a unique cooperative partnership between the State of North Carolina and the Federal Emergency Management Agency (FEMA). The State of North Carolina has implemented a long term approach to floodplain management to decrease the costs associated with flooding. This is demonstrated by the State's commitment to map flood hazard areas at the local level. As a part of this effort, the State of North Carolina has joined in a Cooperating Technical State agreement with FEMA to produce and maintain this digital FIRM.

**FLOOD HAZARD INFORMATION**

SEE FIS REPORT FOR ZONE DESCRIPTIONS AND INDEX MAP THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT [HTTP://FRIS.NC.GOV/FRIS](http://FRIS.NC.GOV/FRIS)

- SPECIAL FLOOD HAZARD AREAS**
  - Without Base Flood Elevation (BFE)
  - 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
  - Future Conditions 1% Annual Chance Flood Hazard Zone X
  - Area with Reduced Flood Risk due to Levee See Notes Zone X
- OTHER AREAS OF FLOOD HAZARD**
  - Areas Determined to be Outside the 0.2% Annual Chance Floodplain Zone X
- OTHER AREAS**
  - Channel, Culvert, or Storm Sewer Accredited or Provisionally Accredited Levee, Dike, or Floodwall
  - Non-accredited Levee, Dike, or Floodwall
- GENERAL STRUCTURES**
  - North Carolina Geodetic Survey bench mark BM5510
  - National Geodetic Survey bench mark BM5510
  - Contractor Est. NCFMP Survey bench mark BM5510
  - Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
  - Coastal Transect
  - Coastal Transect Baseline
  - Profile Baseline
  - Hydrographic Feature
  - Limit of Study
  - Jurisdiction Boundary

**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>. An accompanying Flood Insurance Study Report, Letter of Map Revision (LOMR) or Letter of Map Amendment (LOMA) revising portions of this panel, and digital versions of this FIRM may be available. Visit the North Carolina Floodplain Mapping Program website at <http://www.ncfloodmaps.com> or contact the FEMA Map Service Center.

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 the Flood Insurance Study report for this jurisdiction.

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.

Base map information shown on this FIRM was provided in digital format by the North Carolina Floodplain Mapping Program (NCFMP). The source of this information can be determined from the metadata available in the digital FLOOD database and in the Technical Support Data Notebook (TSDN).

**ACCREDITED LEVEE NOTES TO USERS:** If an accredited levee note appears on this panel check with your local community to obtain more information, such as the estimated level of protection provided (which may exceed the 1-percent-annual-chance level) and Emergency Action Plan, on the levee system(s) shown as providing protection. To mitigate flood risk in residual risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit the FEMA Website at <http://www.fema.gov/business/nfip/index.shtm>.

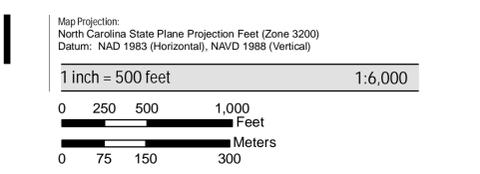
**PROVISIONALLY ACCREDITED LEVEE NOTES TO USERS:** If a Provisionally Accredited Levee (PAL) note appears on this panel, check with your local community to obtain more information, such as the estimated level of protection provided (which may exceed the 1-percent-annual-chance level) and Emergency Action Plan, on the levee system(s) shown as providing protection. To maintain accreditation, the levee owner or community is required to submit the data and documentation necessary to comply with Section 65.10 of the NFIP regulations. If the community or owner does not provide the necessary data and documentation or if the data and documentation provided indicates the levee system does not comply with Section 65.10 requirements, FEMA will revise the flood hazard and risk information for this area to reflect de-accreditation of the levee system. To mitigate flood risk in residual risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit the FEMA Website at <http://www.fema.gov/business/nfip/index.shtm>.

**LIMIT OF MODERATE WAVE ACTION NOTES TO USERS:** For some coastal flooding zones the AE Zone category has been divided by a Limit of Moderate Wave Action (LMWA). The LMWA represents the approximate landward limit of the 1.5-foot breaking wave. The effects of wave hazards between the VE Zone and the LMWA (or between the shoreline and the LMWA for areas where VE Zones are not identified) will be similar to, but less severe than those in the VE Zone.

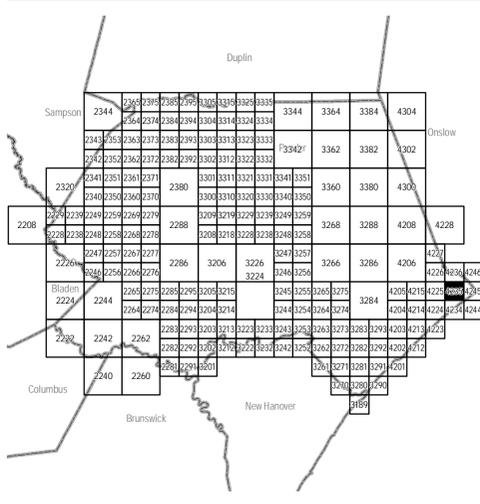
**COASTAL BARRIER RESOURCES SYSTEM (CBRS) NOTE**

This map may include 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.htm](http://www.fws.gov/habitatconservation/coastal_barrier.htm), the FIS Report, or call the U.S. Fish and Wildlife Service Customer Service Center at 1-800-344-WILD.

**SCALE**



**PANEL LOCATOR**



National Flood Insurance Program

NORTH CAROLINA FLOODPLAIN MAPPING PROGRAM  
NATIONAL FLOOD INSURANCE PROGRAM  
FLOOD INSURANCE RATE MAP

NORTH CAROLINA

PANEL 4235

COMMUNITY  
PENDER COUNTY  
SURF CITY, TOWN OF

CID	PANEL	SUFFIX
370344	4235	K
370186	4235	K

PRELIMINARY  
08/29/2014

MAP NUMBER  
3720423500K