

**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/or floodways 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 FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-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 FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only landward of 0.07 North American Vertical Datum of 1988 (NAVD 88). Users of this FIRM should be aware that coastal flood elevations are also provided in the Summary of Stillwater Elevations tables in the Flood Insurance Study report for this jurisdiction. Elevations shown in the Summary of Stillwater Elevations tables should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

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.

The projection used in the preparation of this map was New Jersey State Plane (NAD 83) zone. The horizontal datum was NAD 83, GRS80 spheroid. 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 this FIRM.

Flood elevations 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:

NGS Information Services  
NOAA, NNGS12  
National Geodetic Survey  
SSMC-3, #9202  
1315 East-West Highway  
Silver Spring, Maryland 20910-3282  
(301) 713-3242

To obtain current elevation, description, and/or location information for bench marks 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>.

Base map information shown on this FIRM was developed from high-resolution orthophotography provided by the State of New Jersey. This information was derived from digital orthophotos produced at a scale of 1:2400 with a 1-foot pixel resolution from photography dated 2012.

Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contain authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map. Also, the road to floodplain relationships for unreviewed streams may differ from what is shown on previous maps.

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 county 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 FIRM visit the Map Service Center (MSC) website at <http://maps.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 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 (FMIX) at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at <http://www.fema.gov/national-flood-insurance-program>.



**LEGEND**

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

The 1% annual flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equal 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, AV, 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 on sloping terrain); average depths determined. For areas of shallow fan 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 determined. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.

**ZONE AV** Area to be protected from 1% annual chance flood 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); Base Flood Elevations determined.

**FLOODWAY AREAS IN ZONE AE**

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.

**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 or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

**OTHER AREAS**

**ZONE D** Areas determined to be outside the 0.2% annual chance floodplain.

**ZONE I** 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 boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities

Limit of Moderate Wave Action

Base Flood Elevation line and value, elevation in feet (EL 987)

Base Flood Elevation value where uniform within zone, elevation in feet

\* Referenced to the North American Vertical Datum of 1988

Cross section line

Transect line

Canal, Flume, Penstock or Aqueduct

Road or Railroad Bridge

Footbridge

Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere

1000-meter Universal Transverse Mercator grid values, zone 18

600000 FT

3000-foot grid values: New Jersey State Plane coordinate system (FIPS2000), Transverse Mercator projection

Bench mark (see explanation in Notes to Users section of this FIRM panel)

• M1.5 River Mile

**MAP REPOSITORY**  
Refer to listing of Map Repositories on Map Index

**EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
October 5, 2017

**EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**

For community map revision history prior to countywide mapping, refer 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 1-800-638-6620.

**MAP SCALE 1" = 500'**

250 0 500 1000 FEET

150 0 150 300 METERS

**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0234F**

**FIRM**  
FLOOD INSURANCE RATE MAP  
CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

**PANEL 234 OF 311**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

COMMUNITY	NUMBER	PANEL	STATUS
AVILON BOROUGH OF	345279	0234	F
MIDDLE TOWNSHIP OF	340134	0234	F
STONE HARBOR BOROUGH OF	345323	0234	F

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
34009C0234F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency

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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.

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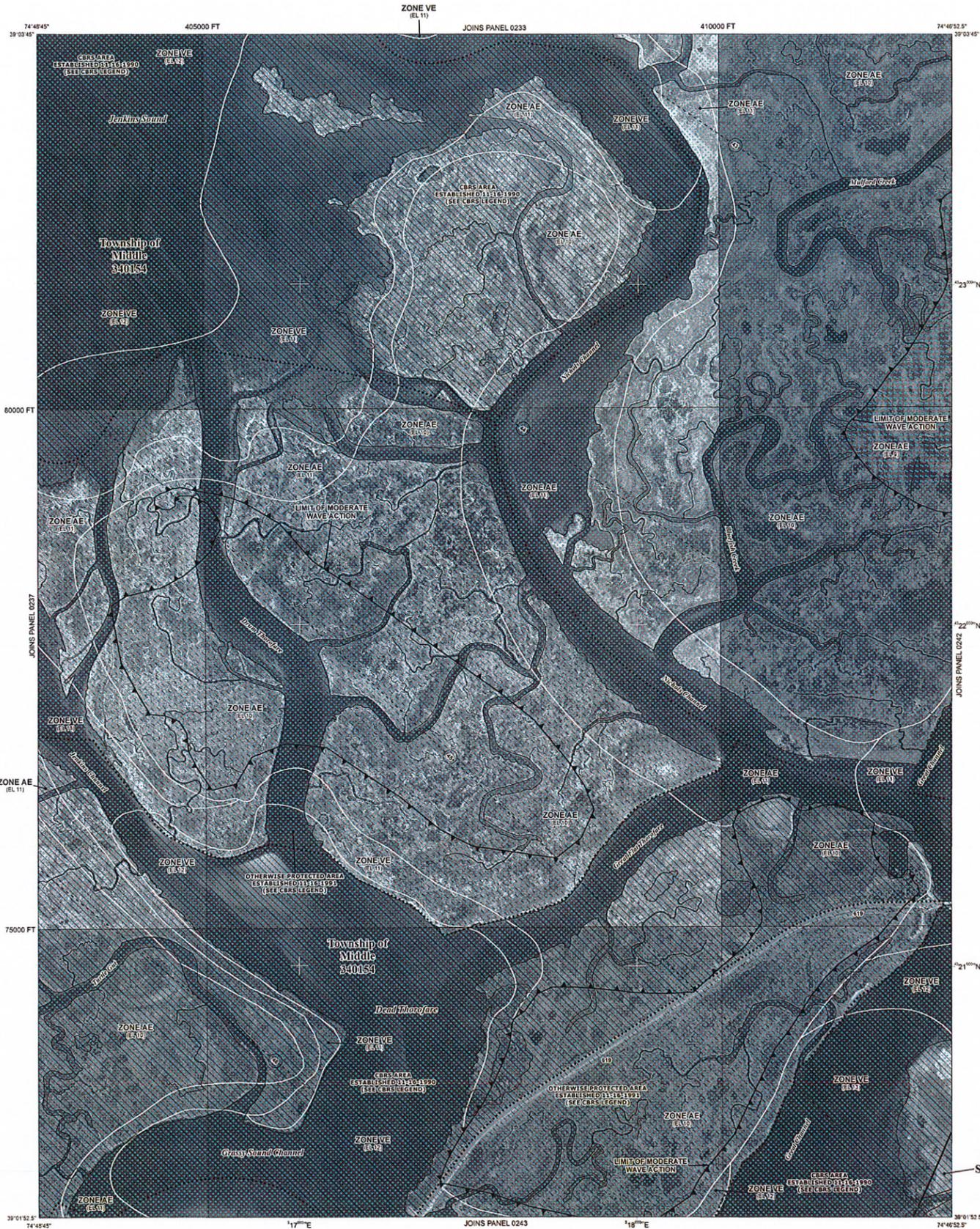
**COASTAL BARRIER RESOURCES SYSTEM (CBRS) LEGEND**

**11-16-1990 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER OCTOBER 1, 1990, IN DESIGNATED CBRS AREAS.

**2-24-1997 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1990, IN DESIGNATED CBRS AREAS.

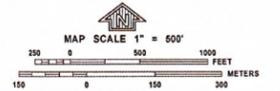
**11-16-1991 Otherwise Protected Area (OPA)**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1991, IN DESIGNATED OPAs WITHIN THE CBRS.

Boundaries of the John H. Chafee Coastal Barrier Resources System (CBRS) shown on this FIRM were transferred from the official CBRS source map(s) for this area and are depicted on this FIRM for informational purposes only. The official CBRS maps are enacted by Congress via the Coastal Barrier Resources Act, as amended, and maintained by the U.S. Fish and Wildlife Service (FWS). The official CBRS maps used to determine whether or not an area is located within the CBRS are available for download at <http://www.fws.gov>. For an official determination of whether or not an area is located within the CBRS, or for any questions regarding the CBRS, please contact the FWS field office for this area at 609-646-9310.



**LEGEND**

- SPECIAL FLOOD HAZARD AREAS SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**
- The 1% annual flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equalled 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, AD, AR, AV, 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 AD** Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of shallow fan 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 determined. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
  - ZONE AV** Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; 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); Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE**
- 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.
- 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 or with average areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.
- OTHER AREAS**
- ZONE D** Areas determined to be outside the 0.2% annual chance floodplain.
- 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 boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depth or flood velocities
  - Limit of Moderate Wave Action
- Base Flood Elevation line and value; elevation in feet\*  
(EL 887)  
Base Flood Elevation value where uniform within zone; elevation in feet
- \* Referenced to the North American Vertical Datum of 1988
- Cross section line
  - Truncated line
  - Culvert, Flume, Penstock or Aqueduct
  - Road or Railroad Bridge
  - Road
  - Railroad
- Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
- 17°06'N 76°07'45"W, 32°22'30"
  - 1000-meter Universal Transverse Mercator grid values, zone 18
- 600000 FT 5000-foot grid values; New Jersey State Plane coordinate system (FIPS2006, 2900), Transverse Mercator projection
- Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M.1.5 River Mile
- MAP REPOSITORY**  
Refer to listing of Map Repositories on Map Index
- EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
October 5, 2017
- EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**



**NFIP** NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0241F

**FIRM**  
FLOOD INSURANCE RATE MAP  
CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

PANEL 241 OF 311  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

**CONTAINS:**

COMMUNITY	NUMBER	PANEL	SUFFIX
MIDDLE TOWNSHIP OF STONE HARBOR BOROUGH OF	340154	0241	F

**NOTES:**  
THIS MAP INCLUDES BOUNDARIES OF THE COASTAL BARRIER RESOURCES SYSTEM ESTABLISHED UNDER THE COASTAL BARRIER RESOURCES ACT OF 1982 AND/OR SUBSEQUENT BARRIERS REVISION.  
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**MAP NUMBER**  
34009C0241F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency

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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.

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

**11-16-1990 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1990, IN DESIGNATED CBRS AREAS.

**2-24-1997 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER FEBRUARY 24, 1997, IN DESIGNATED CBRS AREAS.

**11-16-1991 Otherwise Protected Area (OPA)**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1991, IN DESIGNATED OPAs WITHIN THE CBRS.

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**LEGEND**

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**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 on sloping terrain); average depths determined. For areas of alluvial fan 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 identified. 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**  
Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.

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

**ZONE VE**  
Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

**FLOODWAY AREAS IN ZONE AE**

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.

**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 or with average areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

**OTHER AREAS**

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1% annual chance floodplain boundary  
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Floodway boundary  
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Zone X boundary  
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Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities  
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Base Flood Elevation line and value; elevation in feet (EL 887)  
Base Flood Elevation value where uniform within area; elevation in feet  
\* Referenced to the North American Vertical Datum of 1988

○ Cross section line  
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○ Culvert, Flume, Penstock or Aqueduct  
○ Road or Railroad Bridge  
○ Footbridge

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17°07'45" N, 74°45'32" W  
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600000 FT  
5000-foot grid values: New Jersey State Plane coordinate system (NAD 83, GRS80), Transverse Mercator projection  
Bench mark (see explanation in Notes to Users section of this FIRM panel)  
● M 1.5  
River Mile

**MAP REPOSITORY**  
Refer to listing of Map Repositories on Map Index

**EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
October 5, 2017

**EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**

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**MAP SCALE 1" = 600'**

350 0 500 1000  
150 0 150 300  
FEET  
METERS

**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0242F**

**FIRM**  
FLOOD INSURANCE RATE MAP  
CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

**PANEL 242 OF 311**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

**CONTAINS:**

COMMUNITY	NUMBER	PANEL	SUFFIX
MIDDLE TOWNSHIP OF STONE HARBOR BOROUGH OF	34054	0242	F
	34023	0242	F

**NOTE:**  
THIS MAP INCLUDES BOUNDARIES OF THE COASTAL BARRIER RESOURCES SYSTEM ESTABLISHED UNDER THE COASTAL BARRIER RESOURCES ACT, AS AMENDED, AND MAINTAINED BY THE U.S. FISH AND WILDLIFE SERVICE (FWS). BOUNDARIES NOT SHOWN ARE NOT SUBSTANTIATED.

**NOTE TO USER:** The Map Number shown below should be used when placing map orders. The Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
34009C0242F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency

**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/or floodways 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 FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-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 FIRM for purposes of construction and/or floodplain management.

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

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.

The projection used in the preparation of this map was New Jersey State Plane (FIPS 2900) zone. The horizontal datum was NAD 83, GRS80 spheroid. 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 this FIRM.

Flood elevations 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:

NGS Information Services  
NOAA NINGS12  
National Geodetic Survey  
SSMCS-3, #F022  
1315 East-West Highway  
Silver Spring, Maryland 20910-3282  
(301) 713-3242

To obtain current elevation, description, and/or location information for bench marks 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>.

Base map information shown on this FIRM was developed from high-resolution orthophotography provided by the State of New Jersey. This information was derived from digital orthophotographs produced at a scale of 1:2400 with a 1-foot pixel resolution from photography dated 2012.

Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map. Also, the road to floodplain relationships for unreviewed streams may differ from what is shown on previous maps.

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 county 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 FIRM visit the Map Service Center (MSC) website at <http://maps.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 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 (FMIX) at 1-877-FEMA-MAP (1-877-338-2627) or visit the FEMA website at <http://www.fema.gov/national-flood-insurance-program>.

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

**11-16-1999 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1999, IN DESIGNATED CBRS AREAS.

**2-24-1997 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER FEBRUARY 24, 1997, IN DESIGNATED CBRS AREAS.

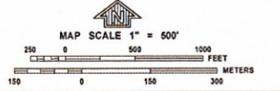
**11-16-1991 Otherwise Protected Area (OPA)**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1991, IN DESIGNATED OPAs WITHIN THE CBRS.

Boundaries of the John H. Chafee Coastal Barrier Resources System (CBRS) shown on this FIRM were transferred from the official CBRS source maps) for this area and are depicted on this FIRM for informational purposes only. The official CBRS maps are enacted by Congress via the Coastal Barrier Resources Act, as amended, and maintained by the U.S. Fish and Wildlife Service (FWS). The official CBRS maps used to determine whether or not an area is located within the CBRS are available for download at <http://www.fws.gov>. For an official determination of whether or not an area is located within the CBRS, or for any questions regarding the CBRS, please contact the FWS field office for this area at 609-446-9310.



**LEGEND**

- SPECIAL FLOOD HAZARD AREAS SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**  
The 1% annual flood (100-year flood) also known as the base flood, is the flood that has a 1% chance of being equalled 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, AV, 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 on sloping terrain); average depths determined. For areas of shallow fan 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 determined. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
  - ZONE AV** Area to be protected from the 1% annual chance flood by a Federal flood protection system under construction; 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**  
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.
- 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 or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.
- OTHER AREAS**  
**ZONE D** Areas determined to be outside the 0.2% annual chance floodplain. Areas in which flood heights 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 boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
  - Limit of Moderate Wave Action
  - Base Flood Elevation line and value; elevation in feet (EL 987)
  - Base Flood Elevation value where uniform within zone; elevation in feet
- \* Referenced to the North American Vertical Datum of 1988
- Cross section line
  - Transect line
  - Gulch, Flume, Penstock or Aqueduct
  - Road or Railroad Bridge
  - Floodgate
  - Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
  - 1000-meter Universal Transverse Mercator grid values, zone 18
  - 500-foot grid values: New Jersey State Plane coordinate system (FIPS2000), Transverse Mercator projection
  - Benchmark mark (see explanation in Notes to Users section of this FIRM panel)
  - River Mile
- MAP REPOSITORY**  
Refer to listing of Map Repositories on Map Index
- EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
October 5, 2017
- EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**
- For community map revision history prior to countywide mapping, refer 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 1-800-638-6823.



**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0243F**

**FIRM**  
FLOOD INSURANCE RATE MAP  
CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

**PANEL 243 OF 311**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

**CONTAINS**

COMMUNITY	NUMBER	PANEL	SUFFIX
MIDDLE TOWNSHIP OF	340154	0243	F
NORTH WILDWOOD CITY OF	345308	0243	F
STONE HARBOR BOROUGH OF	345323	0243	F

**NOTE:**  
THIS MAP INCLUDES BOUNDARIES OF THE COASTAL BARRIER RESOURCES SYSTEM ESTABLISHED UNDER THE COASTAL BARRIER RESOURCES ACT OF 1982 AND/OR SUBSEQUENT PUBLIC LEGISLATION.

**NOTE TO USER:** The Map Number shown below should be used when placing map orders. The Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
34009C0243F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency

FLOOD HAZARD INFORMATION IS NOT SHOWN ON THIS MAP IN AREAS OUTSIDE OF CAPE MAY COUNTY

**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/or floodways 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 FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-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 FIRM for purposes of construction and/or floodplain management.

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

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.

The projection used in the preparation of this map was New Jersey State Plane (NAD 83) zone. The horizontal datum was NAD 83, GRS80 spheroid. 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 this FIRM.

Flood elevations 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:

NGS Information Services  
NOAA, NNGS12  
National Geodetic Survey  
SSM3-3, #9202  
1315 East-West Highway  
Silver Spring, Maryland 20910-3282  
(301) 713-3242

To obtain current elevation, description, and/or location information for bench marks 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>.

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Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map. Also, the road to floodplain relationships for unreviewed streams may differ from what is shown on previous maps.

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

**11-16-1990 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER OCTOBER 1, 1993, IN DESIGNATED CBRS AREAS.

**2-24-1997 CBRS Area**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1990, IN DESIGNATED CBRS AREAS.

**11-16-1991 Otherwise Protected Area (OPA)**  
FLOOD INSURANCE NOT AVAILABLE FOR STRUCTURES NEWLY BUILT OR SUBSTANTIALLY IMPROVED ON OR AFTER NOVEMBER 16, 1991, IN DESIGNATED OPAs WITHIN THE CBRS.

Boundaries of the John H. Chafee Coastal Barrier Resources System (CBRS) shown on this FIRM were transferred from the official CBRS source map(s) for this area and are depicted on this FIRM for informational purposes only. The official CBRS maps are enacted by Congress via the Coastal Barrier Resources Act, as amended, and maintained by the U.S. Fish and Wildlife Service (FWS). The official CBRS maps used to determine whether or not an area is located within the CBRS are available for download at <http://www.fws.gov>. For an official determination of whether or not an area is located within the CBRS, or for any questions regarding the CBRS, please contact the FWS field office for this area at 609-646-9316.



**LEGEND**

- SPECIAL FLOOD HAZARD AREAS SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**  
The 1% annual flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equal 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, A99, 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 on sloping terrain); average depths determined. For areas of shallow fan 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 determined. 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** Area to be protected from the 1% annual chance flood 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); Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE**  
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.
- 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 or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.  
**ZONE D** 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)**  
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- 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 boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities
- Limit of Moderate Wave Action
- Base Flood Elevation line and value; elevation in feet  
(EL 987)
- Base Flood Elevation value where uniform within zone; elevation in feet  
\* Referenced to the North American Vertical Datum of 1988
- Cross section line
- Transect line
- Culvert, Flume, Penstock or Aqueduct
- Road or Railroad Bridge
- Footbridge
- Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere  
87°07'45" 32'22"30"
- 1000-meter Universal Transverse Mercator grid values, zone 18  
178°00'N
- 60000 FT
- 500-foot grid values from Jersey State Plane coordinate system (FIPS ZONE 2000), Transverse Mercator projection
- Bench mark (see explanation in Notes to Users section of this FIRM panel)
- M1.5  
River Mile

**MAP REPOSITORY**  
Refer to listing of Map Repositories on Map Index

**EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
October 5, 2017

**EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**

For community map revision history prior to countywide mapping, refer 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 1-800-438-6820.

**MAP SCALE 1" = 600'**  
250 0 500 1000 FEET  
150 0 150 300 METERS

**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0244F**

**FIRM**  
FLOOD INSURANCE RATE MAP  
CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

**PANEL 244 OF 311**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

COMMUNITY	NUMBER	PANEL	SUFFIX
NORTH WILDWOOD CITY OF	345308	8244	F
STONE HARBOR BOROUGH OF	345323	8244	F

**MAP NUMBER**  
34009C0244F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency

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NGS Information Services  
NOAA, NINGS12  
National Geodetic Survey  
SSM-C-3, 49202  
1315 East-West Highway  
Silver Spring, Maryland 20910-3282  
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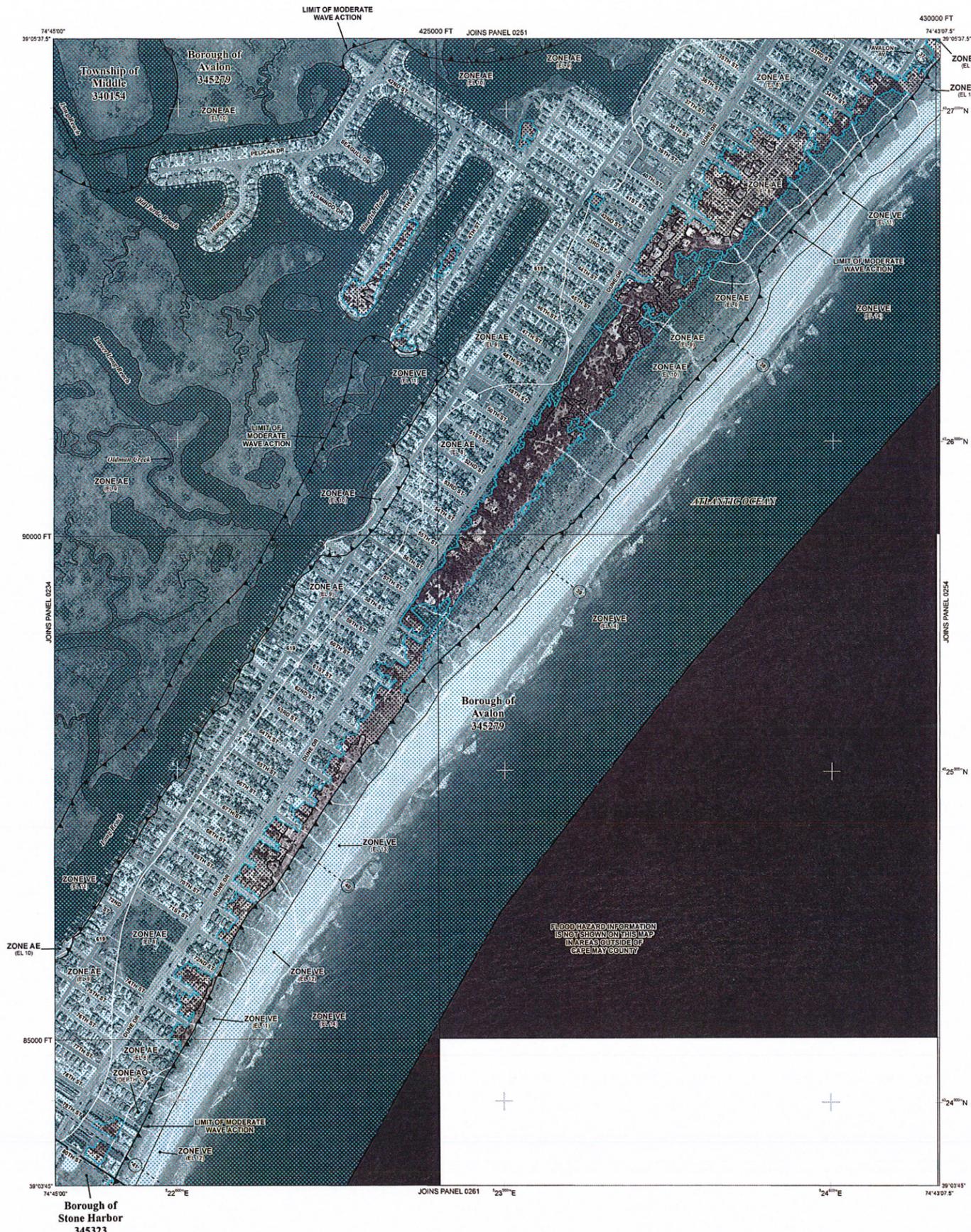
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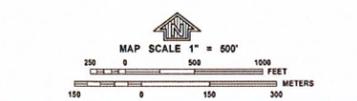
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**LEGEND**

- SPECIAL FLOOD HAZARD AREAS SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**
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  - ZONE AR** Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently determined to be inadequate. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
  - ZONE AV** Area to be protected from 1% annual chance flood 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); Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE**
- 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 height.
- 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 or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.
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- OTHERWISE PROTECTED AREAS (OPAs)**
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  - Zone D boundary
  - CBRS and OPA boundary
  - Boundary dividing Special Flood Hazard Area Zones and boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities
  - Limit of Moderate Wave Action
  - Base Flood Elevation line and value; elevation in feet (EL 987)
  - Base Flood Elevation value where uniform within zone; elevation in feet
- \* Referenced to the North American Vertical Datum of 1988
- Cross section line
  - Transect line
  - Culvert, Flume, Pierdock or Aqueduct
  - Road or Railroad Bridge
  - Railroad
  - Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere
  - 1000-meter Universal Transverse Mercator grid values, zone 18
  - 5000-foot grid values; New Jersey State Plane coordinate system (FIPS2900), Transverse Mercator projection
  - Bench mark (see explanation in Notes to Users section of this FIRM pane)
  - M15 River Mile
- MAP REPOSITORY**  
Refer to listing of Map Repositories on Map Index
- EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP**  
October 5, 2017
- EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL**



**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0253F**

**FIRM**  
FLOOD INSURANCE RATE MAP

CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

**PANEL 253 OF 311**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

COMMUNITY	NUMBER	PANEL	SUFFIX
AVALON BOROUGH OF	345279	0253	F
MIDDLE TOWNSHIP OF	340154	0253	F
STONE HARBOR BOROUGH OF	345323	0253	F

Notice to User: The Map Number shown below should be used when placing map orders. The Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
34009C0253F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency

**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/or floodways 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 FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-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 FIRM for purposes of construction and/or floodplain management.

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

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.

The projection used in the preparation of this map was New Jersey State Plane (NAD 83) zone. The horizontal datum was NAD 83, GRS80 spheroid. 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 this FIRM.

Flood elevations 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 1928 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:

NGS Information Services  
NOAA, NINGS 12  
National Geodetic Survey  
SSMC-3, #9202  
1315 East-West Highway  
Silver Spring, Maryland 20910-3282  
(301) 713-3242

To obtain current elevation, description, and/or location information for bench marks 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>.

Base map information shown on this FIRM was developed from high-resolution orthophotography provided by the State of New Jersey. This information was derived from digital orthophotos produced at a scale of 1:2400 with a 1-foot pixel resolution from photography dated 2012.

Based on updated topographic information, this map reflects more detailed and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIRM for this jurisdiction. As a result, the Flood Profiles and Floodway Data tables in the Flood Insurance Study Report (which contains authoritative hydraulic data) may reflect stream channel distances that differ from what is shown on this map. Also, the road to floodplain relationships for unreviewed streams may differ from what is shown on previous maps.

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 county 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 FIRM visit the Map Service Center (MSC) 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 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 (FMIX) at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at <http://www.fema.gov/national-flood-insurance-program>.



**LEGEND**

- SPECIAL FLOOD HAZARD AREAS SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**
- The 1% annual 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, AV, 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 on sloping terrain); average depth determined. For areas of shallow fan 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 described. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
  - ZONE AV**: Area to be protected from 1% annual chance flood 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); Base Flood Elevations determined.
- FLOODWAY AREAS IN ZONE AE**
- 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.
- 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 or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.
  - ZONE D**: Areas determined to be outside the 0.2% annual chance floodplain. Areas in which flood hazards are undetermined, but possible.
- OTHER AREAS**
- ZONE X**: Areas determined to be outside the 0.2% annual chance floodplain.
  - ZONE D**: 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 boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.
  - Limit of Moderate Wave Action
  - Base Flood Elevation line and value; elevation in feet
  - (EL 587) Base Flood Elevation value where uniform within zone; elevation in feet

Referenced to the North American Vertical Datum of 1988

- Open section line
- Traverse line
- Culvert, Flume, Peristock or Aqueduct
- Road or Railroad Bridge
- Footbridge

Geographic coordinates referenced to the North American Datum of 1983 (NAD 83), Western Hemisphere

77°07'45" N 32°22'30" W  
1000-meter Universal Transverse Mercator grid values, zone 18

600000 FT 5000-foot grid values: New Jersey State Plane coordinate system (FIPS ZONE 2000), Transverse Mercator projection

Bench mark (see explanation in Notes to Users section of this FIRM panel)

DX5510  
M15 River Mile

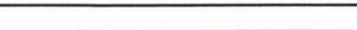
MAP REPOSITORY  
Refer to listing of Map Repositories on Map Index

EFFECTIVE DATE OF COUNTYWIDE FLOOD INSURANCE RATE MAP  
October 5, 2017

EFFECTIVE DATE(S) OF REVISION(S) TO THIS PANEL

For community map revision history prior to countywide mapping, refer 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 1-800-638-6620.



**NATIONAL FLOOD INSURANCE PROGRAM**

PANEL 0261F

**FIRM**  
FLOOD INSURANCE RATE MAP  
CAPE MAY COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

PANEL 261 OF 311  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
AVALON BOROUGH OF	34579	0261	F
STONE HARBOR BOROUGH OF	34533	0261	F

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
34009C0261F

**EFFECTIVE DATE**  
OCTOBER 5, 2017

Federal Emergency Management Agency