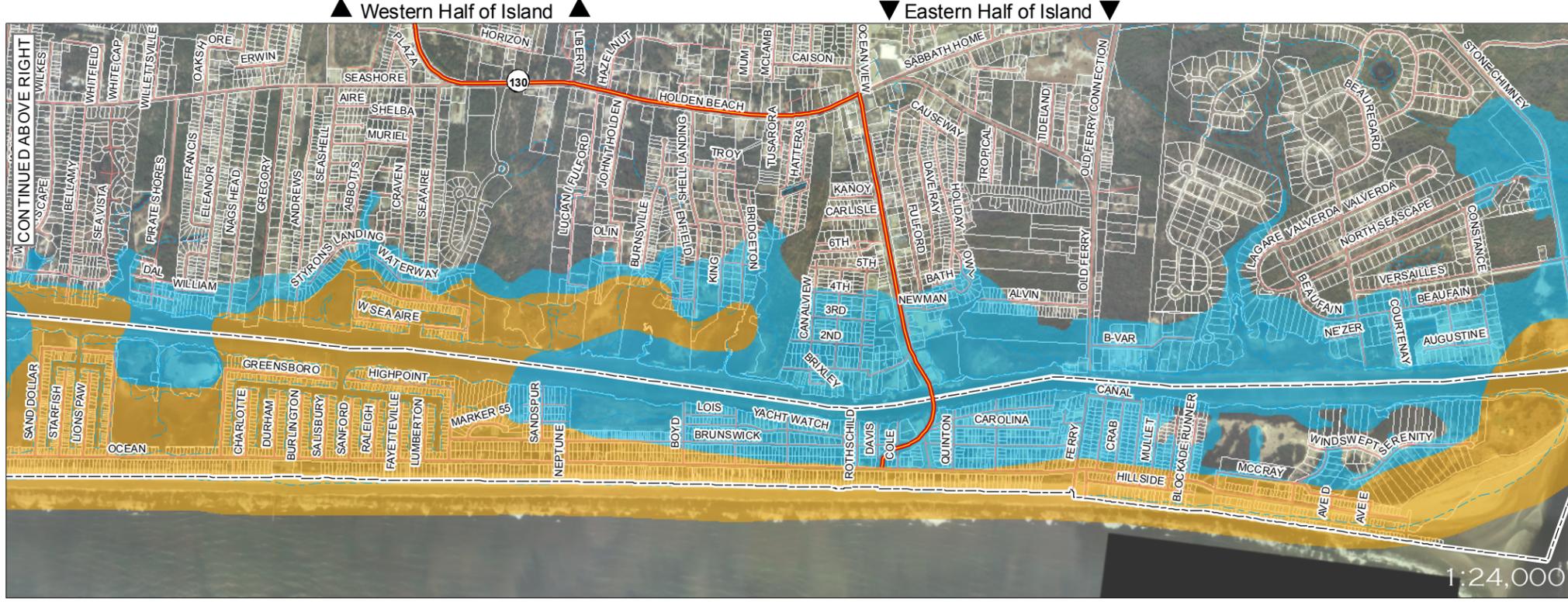


WHAT IS A SPECIAL FLOOD HAZARD AREA (SFHA)?

IN ACCORDANCE WITH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP), FEMA HAS UNDERTAKEN FLOOD HAZARD IDENTIFICATION AND MAPPING TO PRODUCE FLOOD HAZARD BOUNDARY MAPS, FLOOD INSURANCE RATE MAPS, AND FLOOD BOUNDARY AND FLOODWAY MAPS. SEVERAL AREAS OF FLOOD HAZARDS ARE COMMONLY IDENTIFIED ON THESE MAPS. ONE OF THESE AREAS IS THE SPECIAL FLOOD HAZARD AREA (SFHA), WHICH IS DEFINED AS AN AREA OF LAND THAT WOULD BE INUNDATED BY A FLOOD HAVING A 1% CHANCE OF OCCURRING IN ANY GIVEN YEAR (PREVIOUSLY REFERRED TO AS THE BASE FLOOD OR 100-YEAR FLOOD). THE STANDARD CONSTITUTES A REASONABLE COMPROMISE BETWEEN THE NEED FOR BUILDING RESTRICTIONS TO MINIMIZE POTENTIAL LOSS OF LIFE AND PROPERTY AND THE ECONOMIC BENEFITS TO BE DERIVED FROM FLOODPLAIN DEVELOPMENT. DEVELOPMENT MAY TAKE PLACE WITHIN THE SFHA, PROVIDED THAT DEVELOPMENT COMPLIES WITH LOCAL FLOODPLAIN MANAGEMENT ORDINANCES, WHICH MUST MEET THE MINIMUM FEDERAL REQUIREMENTS. FLOOD INSURANCE IS REQUIRED FOR INSURABLE STRUCTURES WITHIN THE SFHA TO PROTECT FEDERALLY FUNDED OR FEDERALLY BACKED INVESTMENTS AND ASSISTANCE USED FOR ACQUISITION AND/OR CONSTRUCTION PURPOSES WITHIN COMMUNITIES PARTICIPATING IN THE NFIP.

SOURCE: WWW.FEMA.GOV/FHM/FQ_TERM.SHTM

MAP IS TO BE USED FOR GENERAL INFORMATIONAL PURPOSES ONLY. SPATIAL DATA USED TO GENERATE THIS MAP WAS GATHERED FROM DISPARATE SOURCES AND REPRESENT A CONDITION AT A FIXED PERIOD IN TIME. 100% ACCURACY OF SPATIAL DATA TO CURRENT CIRCUMSTANCES CANNOT BE GUARANTEED.



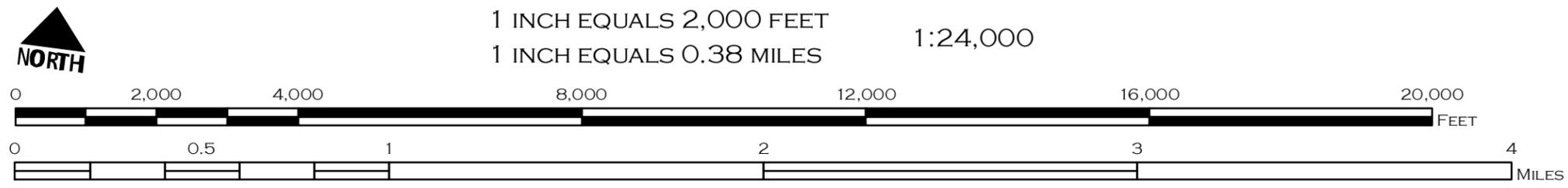
TOWN OF HOLDEN BEACH
CAMA
LAND USE PLAN
SPECIAL FLOOD HAZARD
AREAS MAP

- LEGEND**
- PRIMARY ROAD
 - ROADS
 - STREAMS/SHORELINES
 - MUNICIPAL BOUNDARIES
- FLOOD ZONES**
- AE
 - VE
 - City Limits
- ZONE AE
ZONES AE IS THE FLOOD INSURANCE RATE ZONE CORRESPONDING TO THE 100-YEAR FLOODPLAINS DETERMINED IN THE FLOOD INSURANCE STUDY.
- ZONE VE
ZONE VE IS THE FLOOD INSURANCE RATE ZONE THAT CORRESPONDS TO THE 100-YEAR COASTAL FLOODPLAINS THAT HAVE ADDITIONAL HAZARDS ASSOCIATED WITH STORM WAVES.

WHAT IS A FLOODWAY?

THE FLOODWAY IS WHERE FLOOD WATER IS LIKELY TO BE DEEPEST AND FASTEST. IT IS THE AREA OF THE FLOODPLAIN THAT SHOULD BE RESERVED (KEPT FREE OF OBSTRUCTIONS) TO ALLOW FLOODWATERS TO MOVE DOWNSTREAM. PLACING FILL OR BUILDINGS IN A FLOODWAY MAY BLOCK THE FLOW OF WATER AND INCREASE FLOOD HEIGHTS.

THE PREPARATION OF THIS MAP WAS FINANCED IN PART THROUGH A GRANT PROVIDED BY THE NORTH CAROLINA COASTAL MANAGEMENT PROGRAM, THROUGH FUNDS PROVIDED BY THE COASTAL ZONE MANAGEMENT ACT OF 1972, AS AMENDED, WHICH IS ADMINISTERED BY THE OFFICE OF OCEAN AND COASTAL RESOURCES MANAGEMENT, NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION.



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