

**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 Floodway Limits have been determined, users are encouraged to consult the Flood Insurance Study (FIS) report that accompanies this map. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes. For more detailed information, users should consult the FIS report for this jurisdiction. Accordingly, flood elevation data presented in the FIS construction and/or floodplain management 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' National Geodetic Vertical Datum of 1929 (NGVD 29). Users of this FIRM should be aware that coastal flood elevations are also provided in the FIS report for this jurisdiction. The FIS report includes Floodway Limits and 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 FIS report for information on flood control structures in this jurisdiction.

The projection used in the preparation of this map was Universal Transverse Mercator (UTM). Differences in datum, spheroid, projection or UTM 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 National Geodetic Vertical Datum of 1929. These flood elevations must be compared to structure and content elevations for the purpose of determining flood hazard status. 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 [www.ngs.noaa.gov](http://www.ngs.noaa.gov) or contact the National Geodetic Survey at the following address:

Spatial Reference System Division  
National Geodesy Survey, NOAA  
4300 Central Expressway  
Silver Spring, Maryland 20910  
(301) 715-3181

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) 715-3242, or visit their website at [www.ngs.noaa.gov](http://www.ngs.noaa.gov).

**Base map information** shown on this FIRM was derived from U.S. Geological Survey Digital Orthophoto Quadrangles (DOQs) produced at a scale of 1:12,000 from photography dated 1995 or later.

This map reflects more detailed and up-to-date stream channel configurations than those shown on the previous FIRM for this jurisdiction. The floodplains and floodway limits were transferred from the previous FIRM may have been adjusted to reflect the more detailed stream channel configurations. The 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.

**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 the National Geodetic Vertical Datum of 1929. The map index also provides the data for each community as well as a listing of the panels on which community is located.

Contact the **FIRM Map Service Center** at 1-800-558-9695 for information on available products associated with this FIRM. Available products may include previously issued Letters of Map Change, a Flood Insurance Study report, and/or digital versions of this map. The FEMA Map Service Center may also be reached by Fax at 1-800-558-9620 and their website at [www.fema.gov/mis](http://www.fema.gov/mis).

If you have **questions about this map** or questions concerning the National Flood Insurance Program in general, please call 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA website at [www.fema.gov](http://www.fema.gov).

**LEGEND**

**SPECIAL FLOOD HAZARD AREAS (SFHAs) 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. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.

**ZONE A**  
No Base Flood Elevations determined.  
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 areas of ponding); Base Flood Elevations determined. For areas of atypical run 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 to be being restored to provide protection from the 1% annual chance or greater flood.

**ZONE AV9**  
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**

Areas of 0.2% annual chance flood; areas of 1% annual chance flood 1 square mile; and areas protected by levees from 1% annual chance flood.

**OTHER AREAS**

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

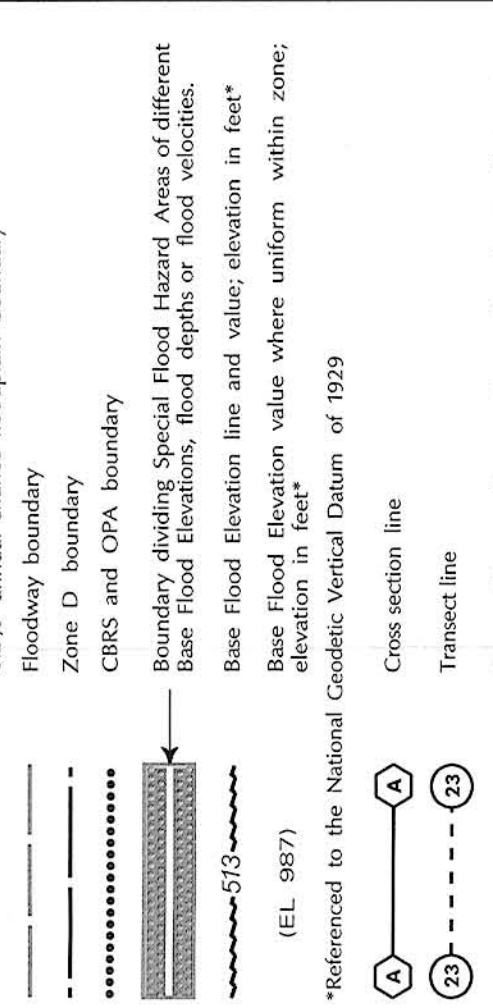
**ZONE D**  
Areas in which flood hazards are undetermined, but possible.

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

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

**OTHERWISE PROTECTED AREAS (OPAs)**

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



Geographic coordinates referenced to the North American Datum of 1929 (NAD 27) Western Hemisphere

100-meter Universal Transverse Mercator grid values, zone 18

5000-foot grid ticks; New Jersey State Plane coordinate system, NAD 83 (NAD 2011), Transverse Mercator projection

Bench mark (see explanation in Notes to Users section of this FIRM) panel: 427690M

Location of mode for stillwater elevation calculation

Refer to listing of Map Repositories on Map Index

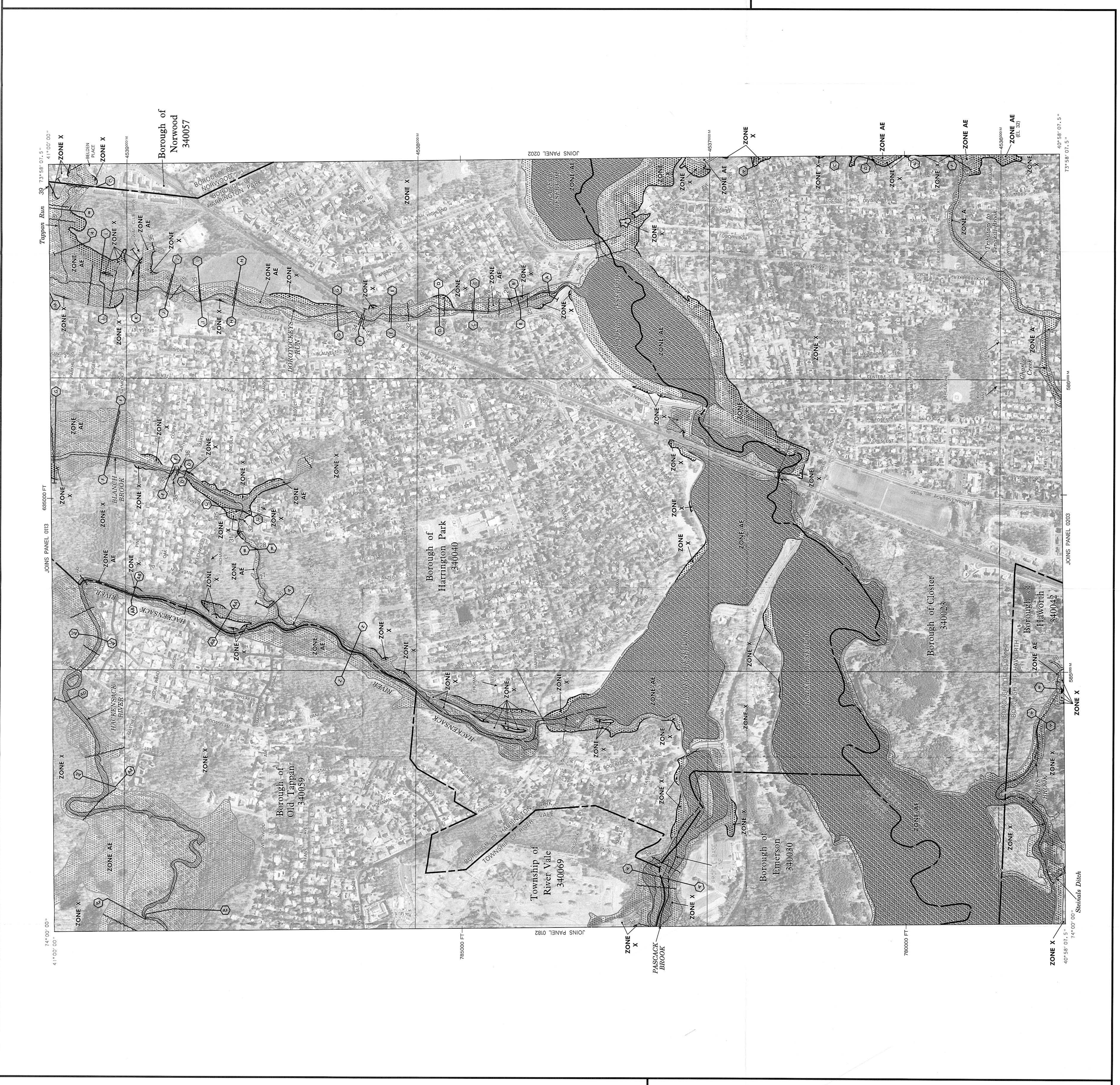
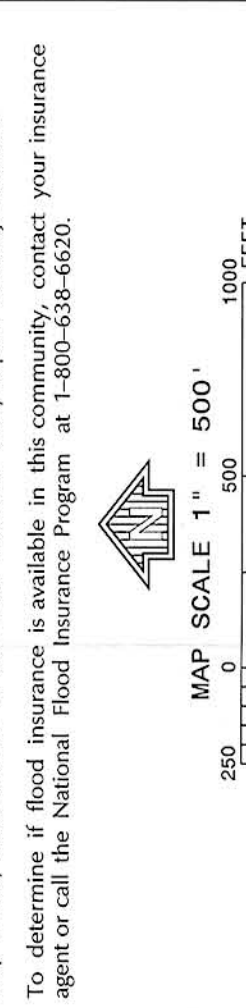
EFFECTIVE DATE OF COUNTYWIDE FIRM: SEPTEMBER 30, 1998

EFFECTIVE DATE OF REVISIONS TO THIS PANEL: SEPTEMBER 30, 2005

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.

For community map updates, please refer to countywide inquiries refer to the Community Map History table located in the Flood Insurance Study report for this jurisdiction.

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**NATIONAL FLOOD INSURANCE PROGRAM**

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

**PANEL 0201 G**

**PANEL 201 OF 332**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

COMMUNITY	NUMBER	SUFFIX
CLUSTER BORO	0201	G
HARRINGTON PARK BORO	0202	G
HAWORTH BORO	0203	G
NORWOOD BORO	0204	G
EMERSON BORO	0205	G
CLUSTER BORO	0206	G

Notice to User: The Map Number shown below should be used to identify the map. The Community Name shown above should be used to identify the community. The Map Number and Community Name should be used to identify the map.

**MAP NUMBER 340030201G**  
**MAP REVISED SEPTEMBER 30, 2005**

Federal Emergency Management Agency