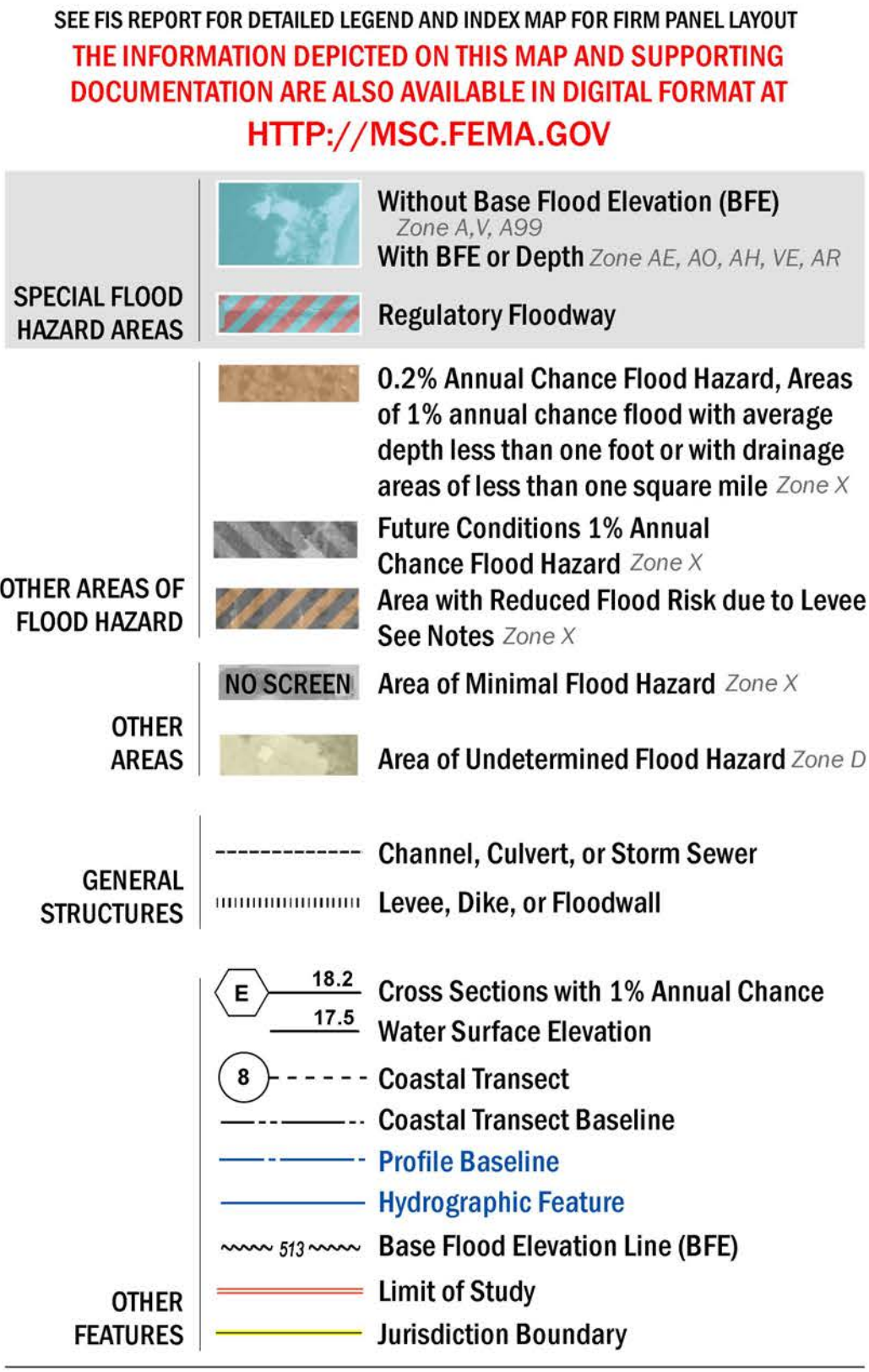


FLOOD HAZARD INFORMATION



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 Map Information Exchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Flood Map Service Center 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 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.

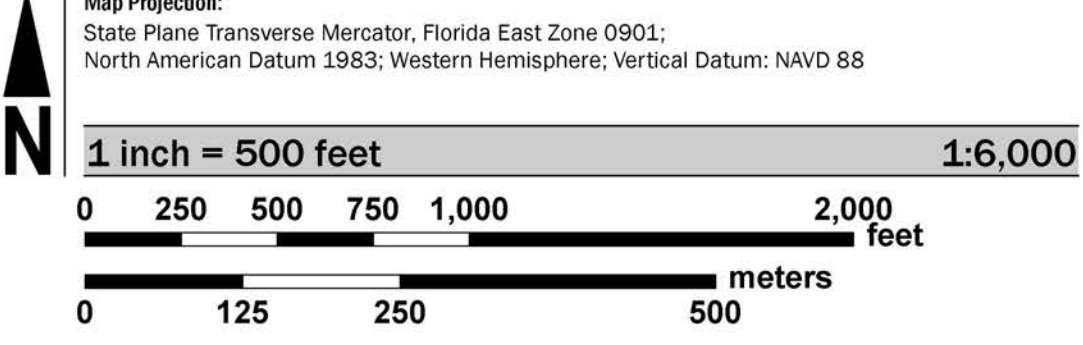
To determine if flood insurance is available in this community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

Base map information shown on the FIRM was provided in digital format by the St. Johns County GIS Department, dated 2009, 2013 and 2014; the U.S. Census Bureau, dated 2014; the U.S. Fish and Wildlife Service, dated 2015; the U.S. Department of Agriculture Farm Service Agency, dated 2013, and FEMA, dated 2011.

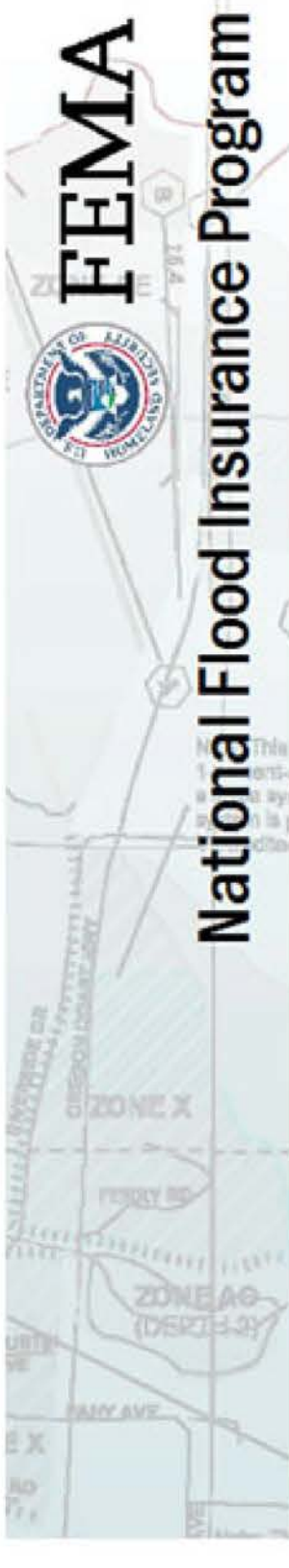
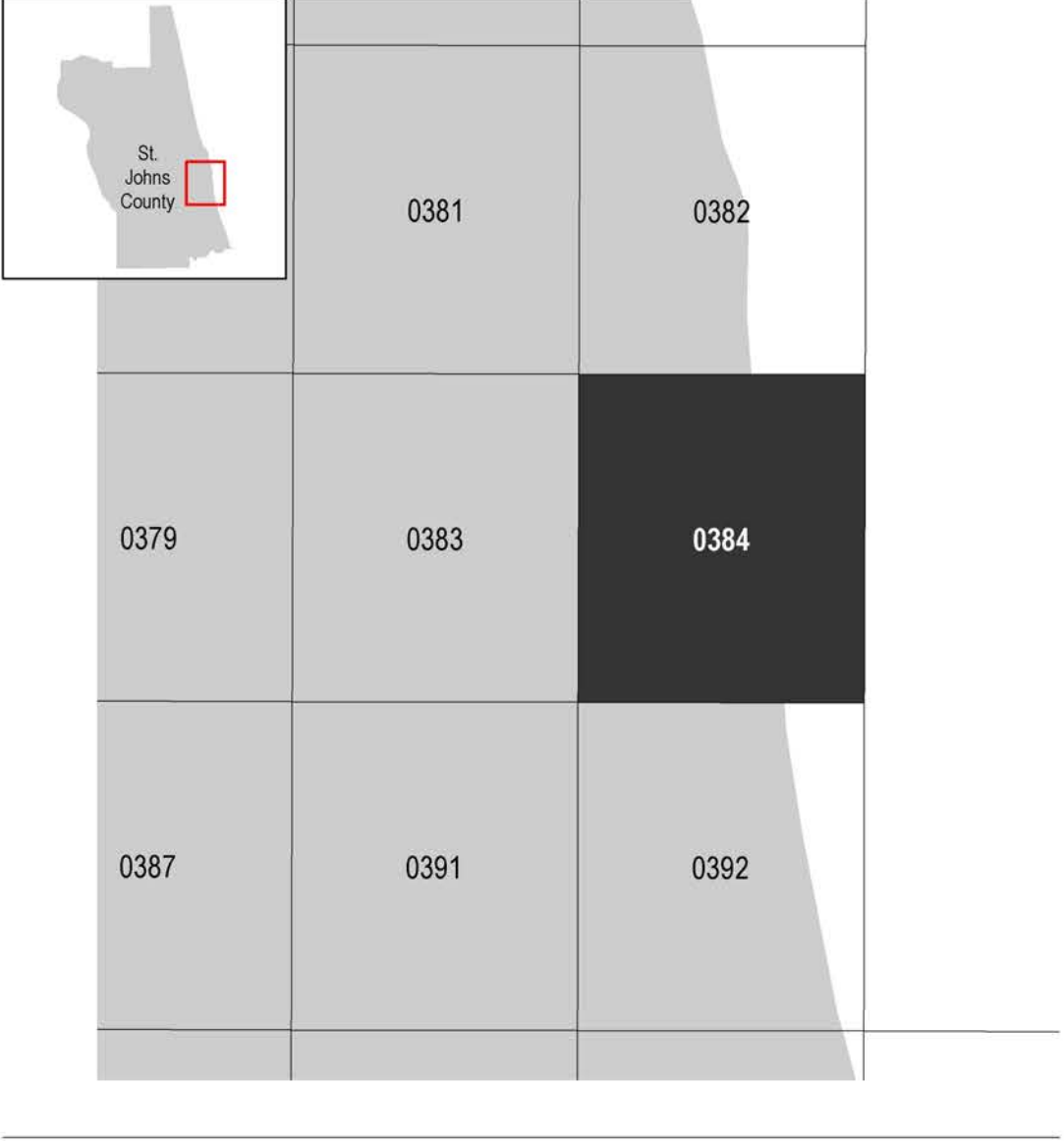
LIMIT OF MODERATE WAVE ACTION: Zone AE has been divided by a Limit of Moderate Wave Action (LIMWA). The LIMWA represents the approximate landward limit of the 1.5-foot breaking wave. The effects of wave hazards between Zone VE and the LIMWA (or between the shoreline and the LIMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in the Zone VE.

Limit of Moderate Wave Action (LIMWA)

SCALE



PANEL LOCATOR



**NATIONAL FLOOD INSURANCE PROGRAM**  
FLOOD INSURANCE RATE MAP  
**ST. JOHNS COUNTY, FLORIDA**  
and Incorporated Areas  
PANEL 384 OF 560

Panel Contains:  
COMMUNITY ST. AUGUSTINE BEACH, CITY OF ST. JOHNS COUNTY  
NUMBER 125146  
PANEL 0384  
SUFFIX J