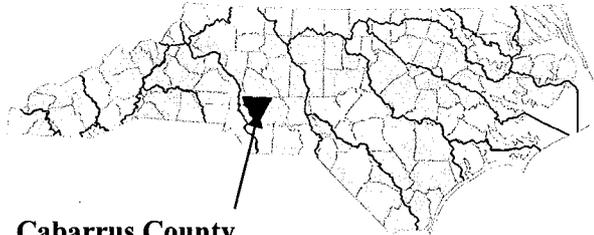


# FLOOD INSURANCE STUDY

A Report of Flood Hazards in  
**CABARRUS COUNTY,  
NORTH CAROLINA**  
AND INCORPORATED AREAS



Cabarrus County

Community Name	Community Number	River Basin
Cabarrus County (Unincorporated Areas)	370036	Yadkin
Concord, City of	370037	Yadkin
Harrisburg, Town of	370038	Yadkin
Kannapolis, City of	370469	Yadkin
Midland, Town of	370182	Yadkin
Mount Pleasant, Town of	370470	Yadkin



**VOLUME 3 OF 3**

**November 5, 2008**

**Federal Emergency Management Agency  
State of North Carolina**

**Flood Insurance Study Number  
37025CV003A**

**[www.fema.gov](http://www.fema.gov) and [www.ncfloodmaps.com](http://www.ncfloodmaps.com)**





# FOREWORD

This countywide Flood Insurance Study (FIS) Report 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 floodplain areas at the state level. As a part of this effort, the State of North Carolina has joined with FEMA in a Cooperating Technical State (CTS) agreement to produce and maintain this FIS Report and the accompanying digital Flood Insurance Rate Map (FIRM) for North Carolina.



# NOTICE TO FLOOD INSURANCE STUDY USERS

Communities participating in the National Flood Insurance Program have established repositories of flood hazard data for floodplain management and flood insurance purposes. This Flood Insurance Study (FIS) may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

Flood hazard information shown outside of Cabarrus County is for informational purposes only. Until the FIRM panels are revised to officially include all counties shown on it, flood insurance policies outside of Cabarrus County must be based on the separately printed Flood Insurance Rate Maps for the appropriate surrounding counties.

Part of this FIS may be revised by the Letter of Map Revision process, which does not involve republication or redistribution of the FIS. It is, therefore, the responsibility of the user to consult with community officials and to check the community repository to obtain the most current FIS components.

The following is a list of the publication dates of this Countywide FIS Report starting with the initial Report accompanying the North Carolina Statewide FIRM:

November 5, 2008

This FIS has been produced as part of the North Carolina Floodplain Mapping Program. Cabarrus County, North Carolina, falls under the administrative jurisdiction of Region IV of the Federal Emergency Management Agency (FEMA). Questions concerning this FIS may be directed to the North Carolina Floodplain Mapping Program at [www.ncfloodmaps.com](http://www.ncfloodmaps.com), the FEMA Map Assistance Center by calling the toll-free information line at 1-877-FEMA MAP (1-877-336-2627), or by contacting the FEMA Regional Office at the following address:

FEMA, Federal Insurance and Mitigation Administration  
Koger Center – Rutgers Building  
3003 Chamblee Tucker Road  
Atlanta, Georgia 30341  
(770) 220-5400



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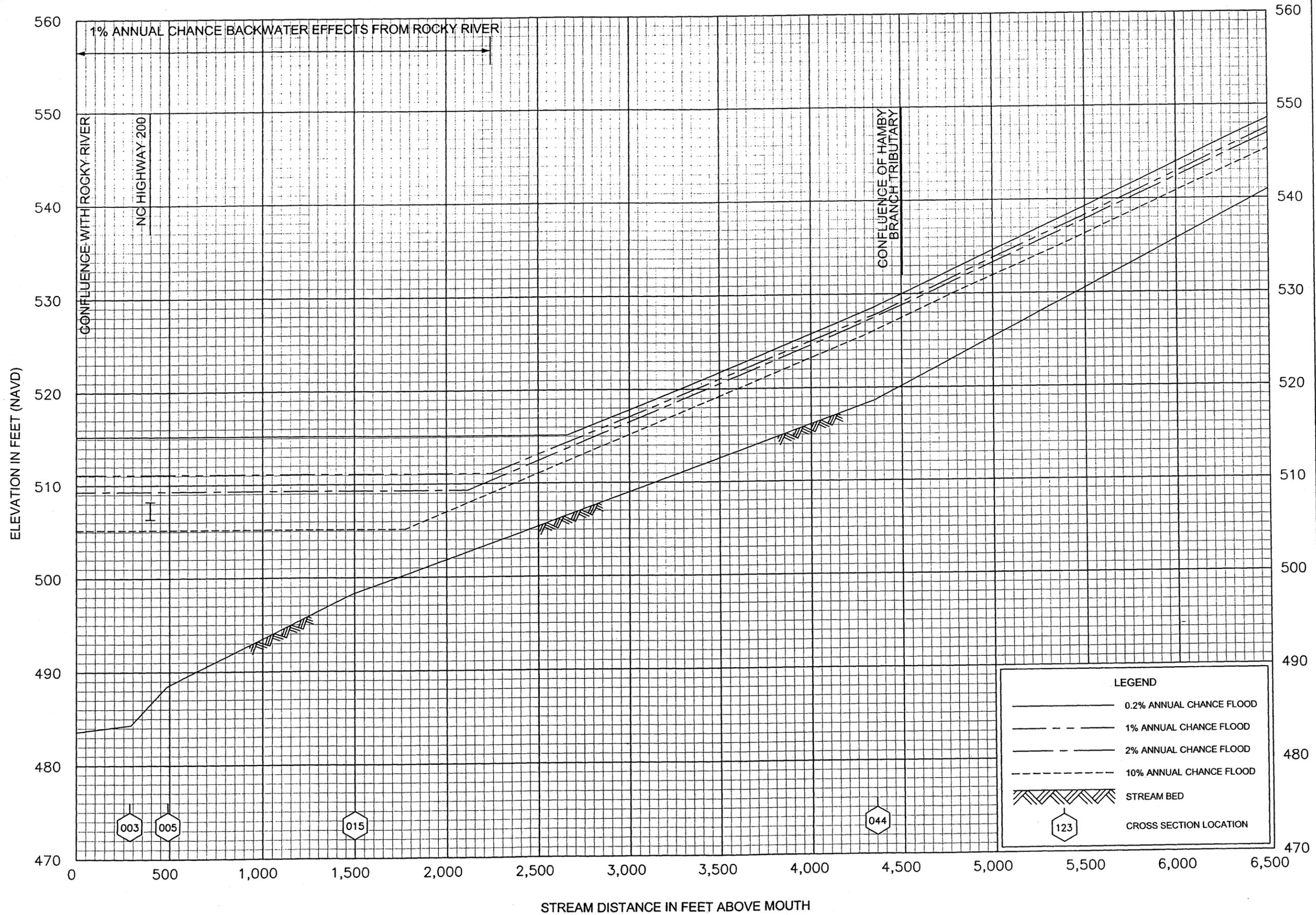
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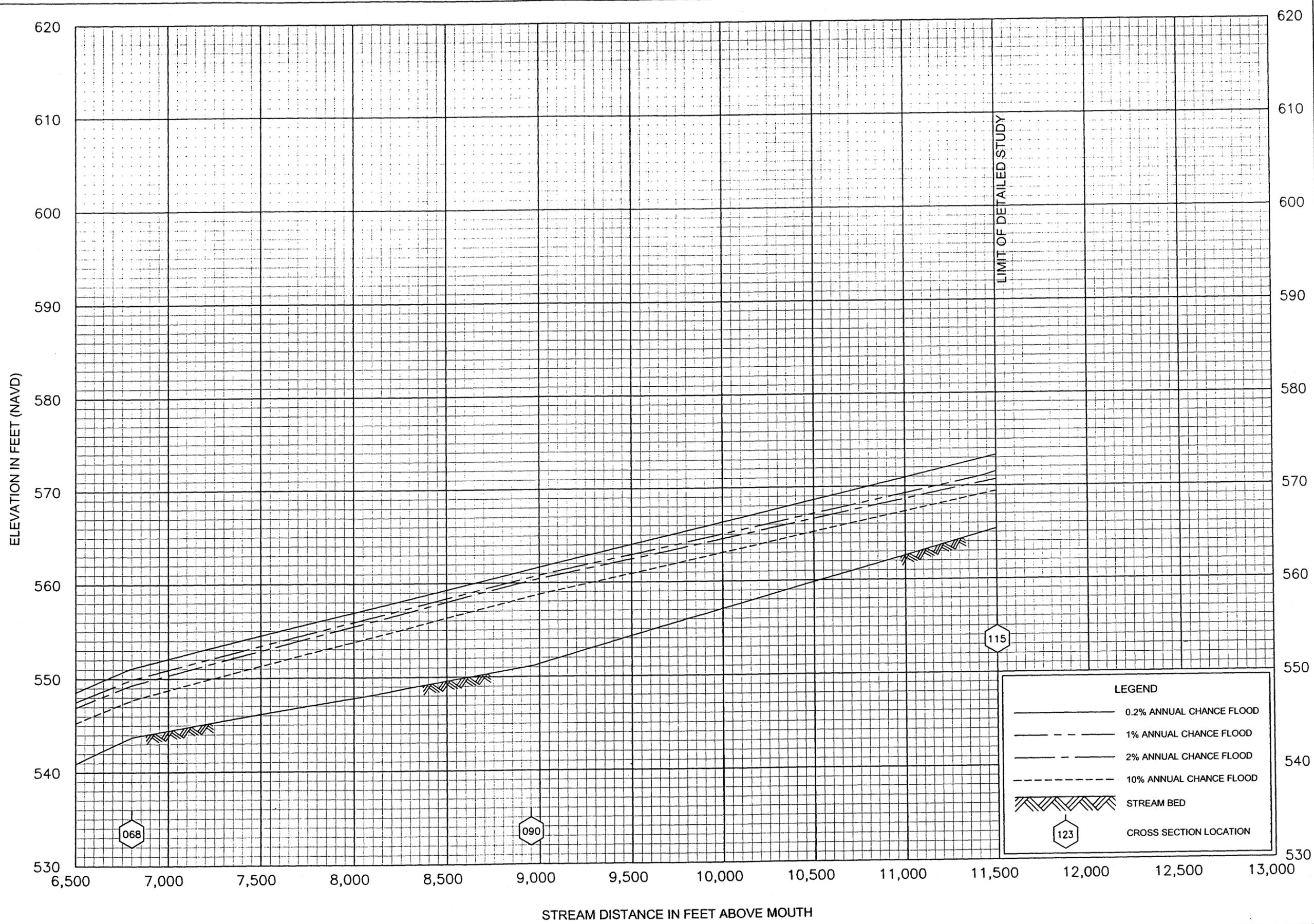


FLOOD PROFILES

HAMBY BRANCH

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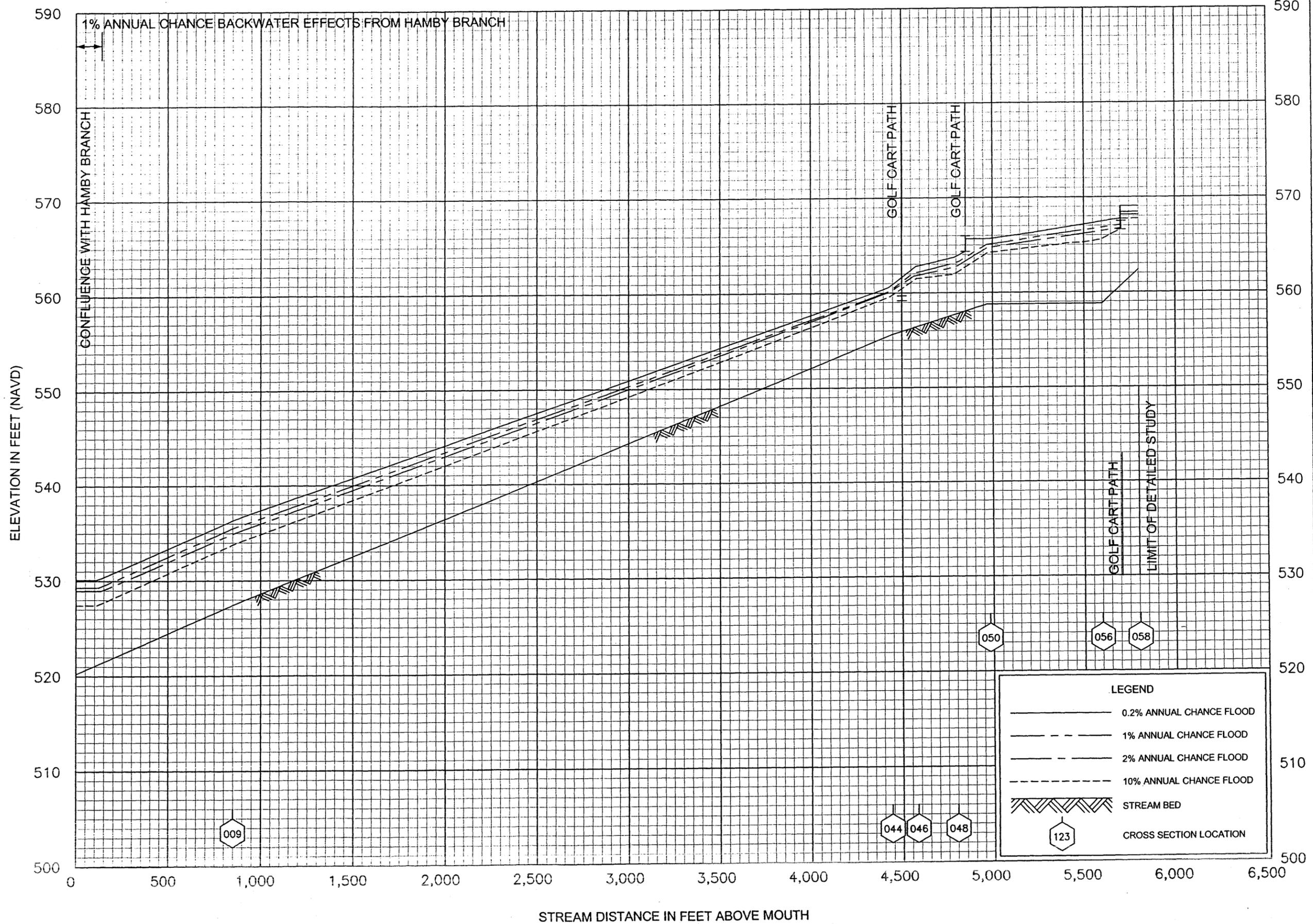
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78P



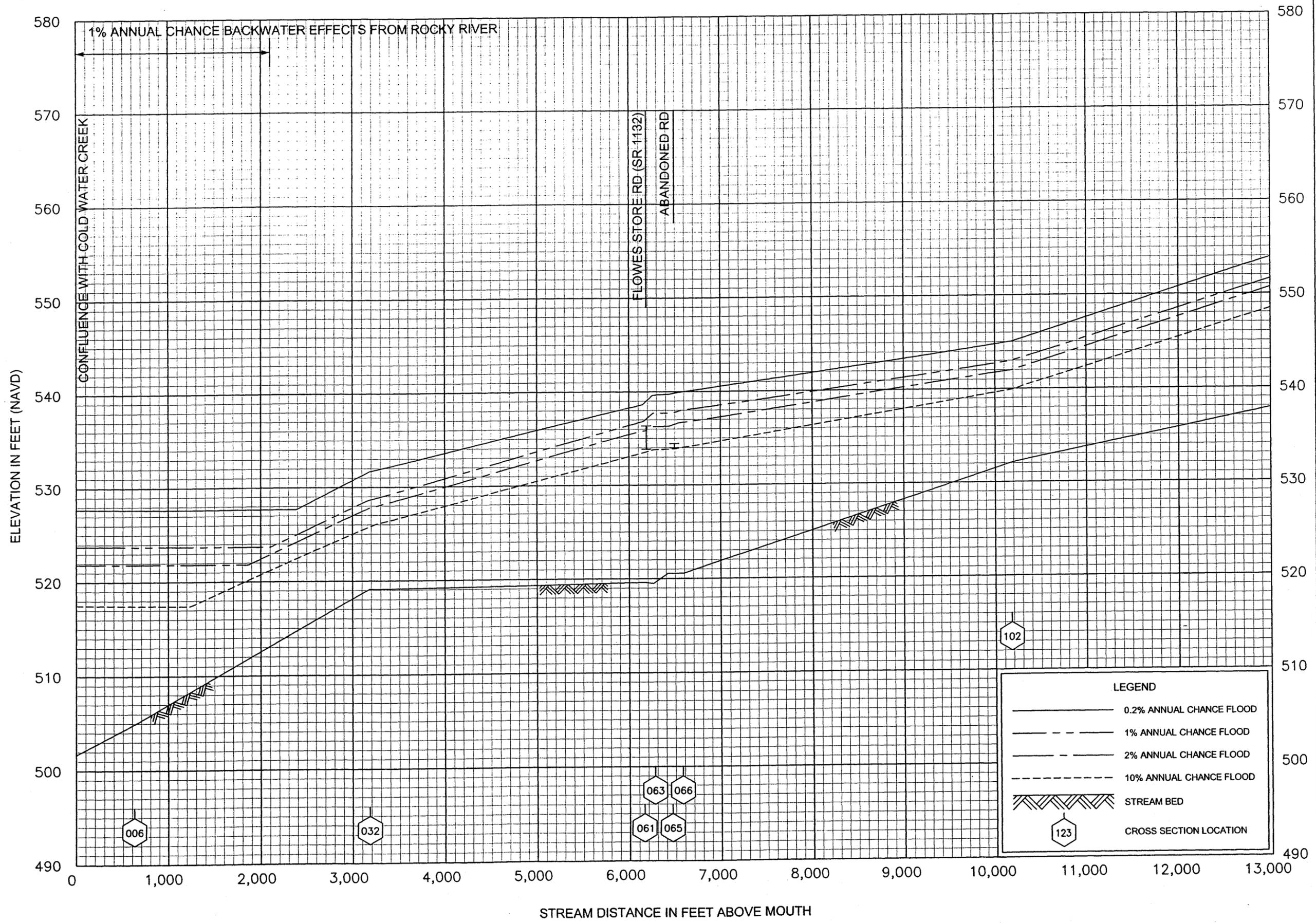
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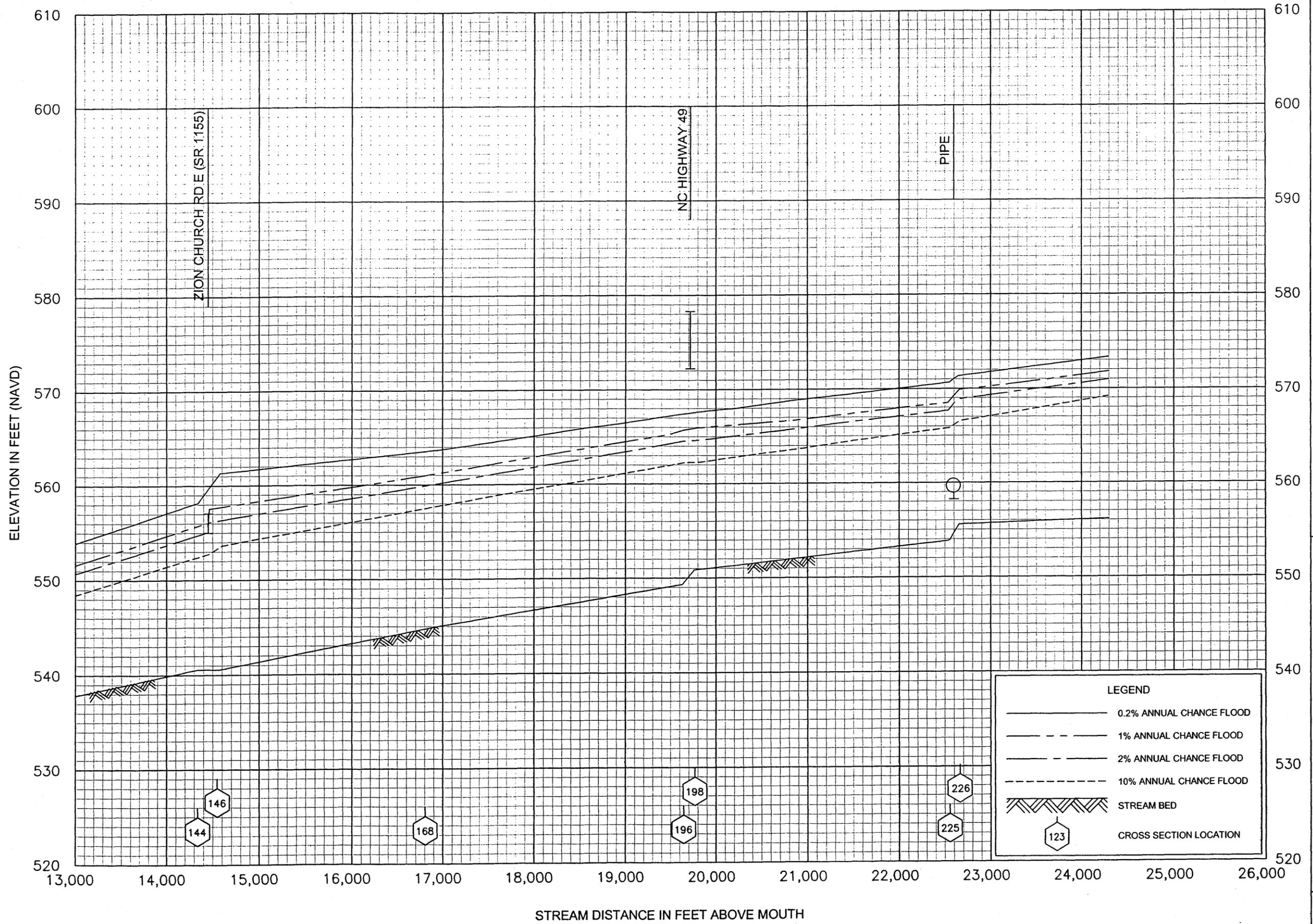






FLOOD PROFILES  
IRISH BUFFALO CREEK

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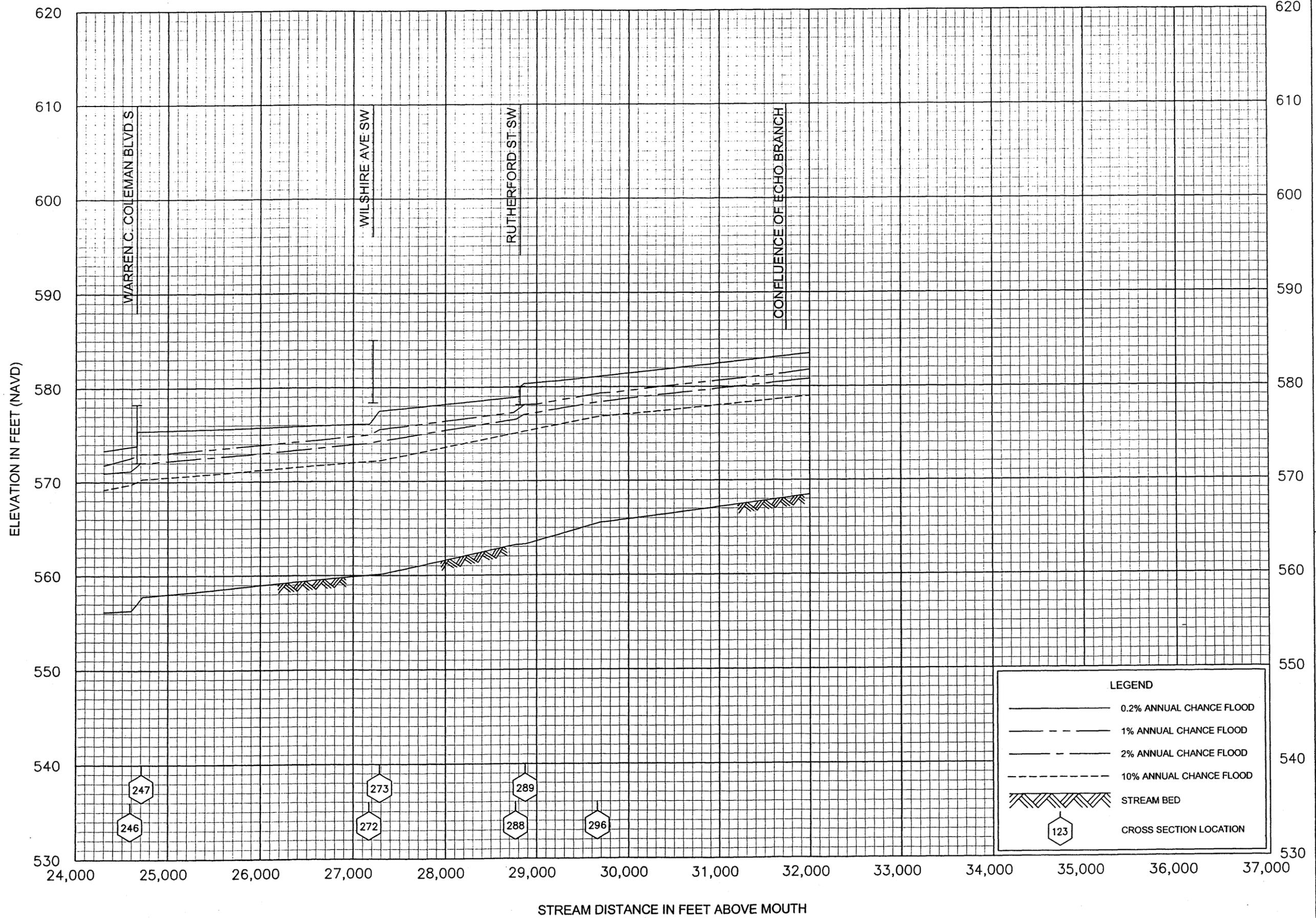
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- · - 2% ANNUAL CHANCE FLOOD
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- ▨ STREAM BED
- ⬡ 123 CROSS SECTION LOCATION

FLOOD PROFILES

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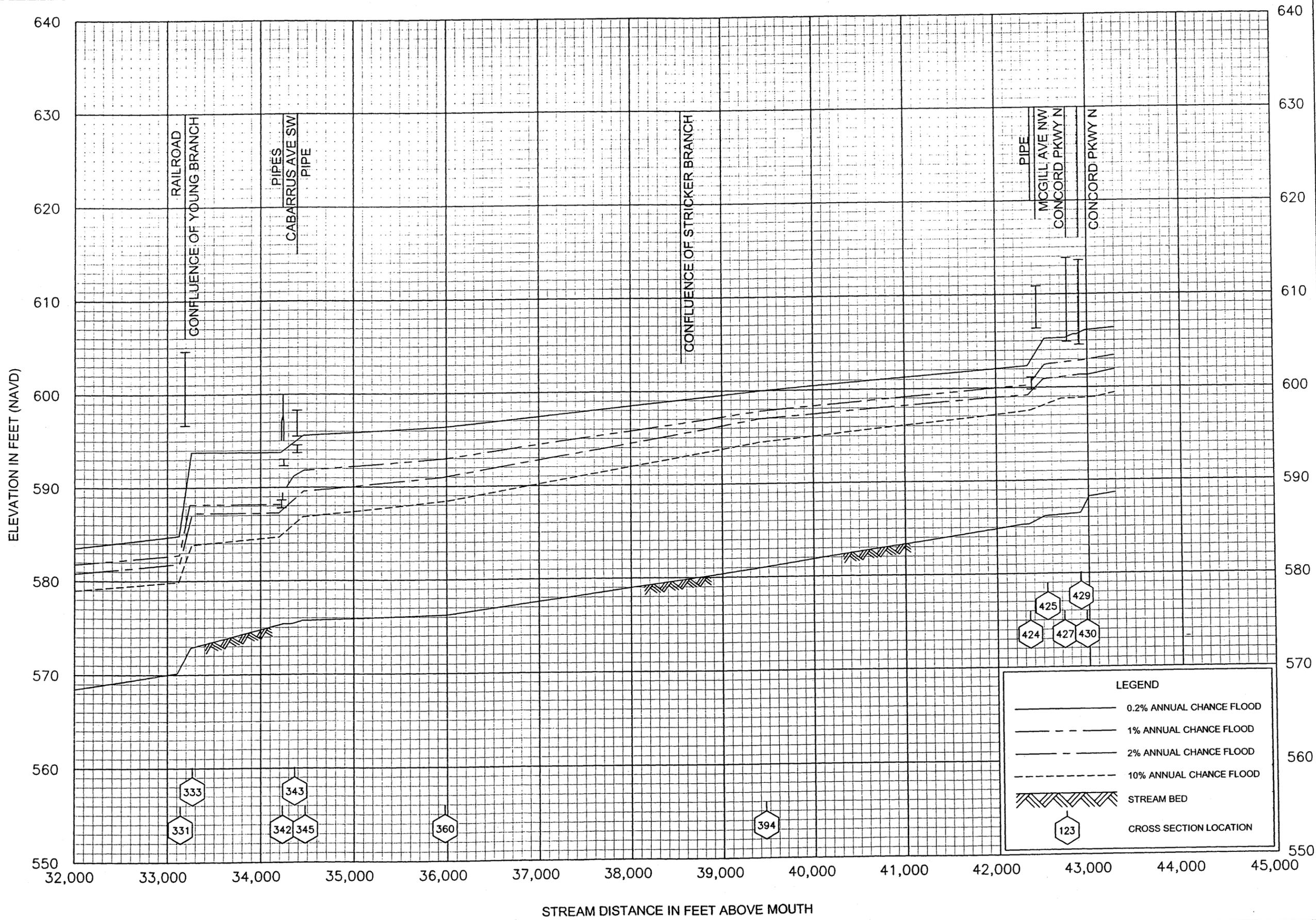
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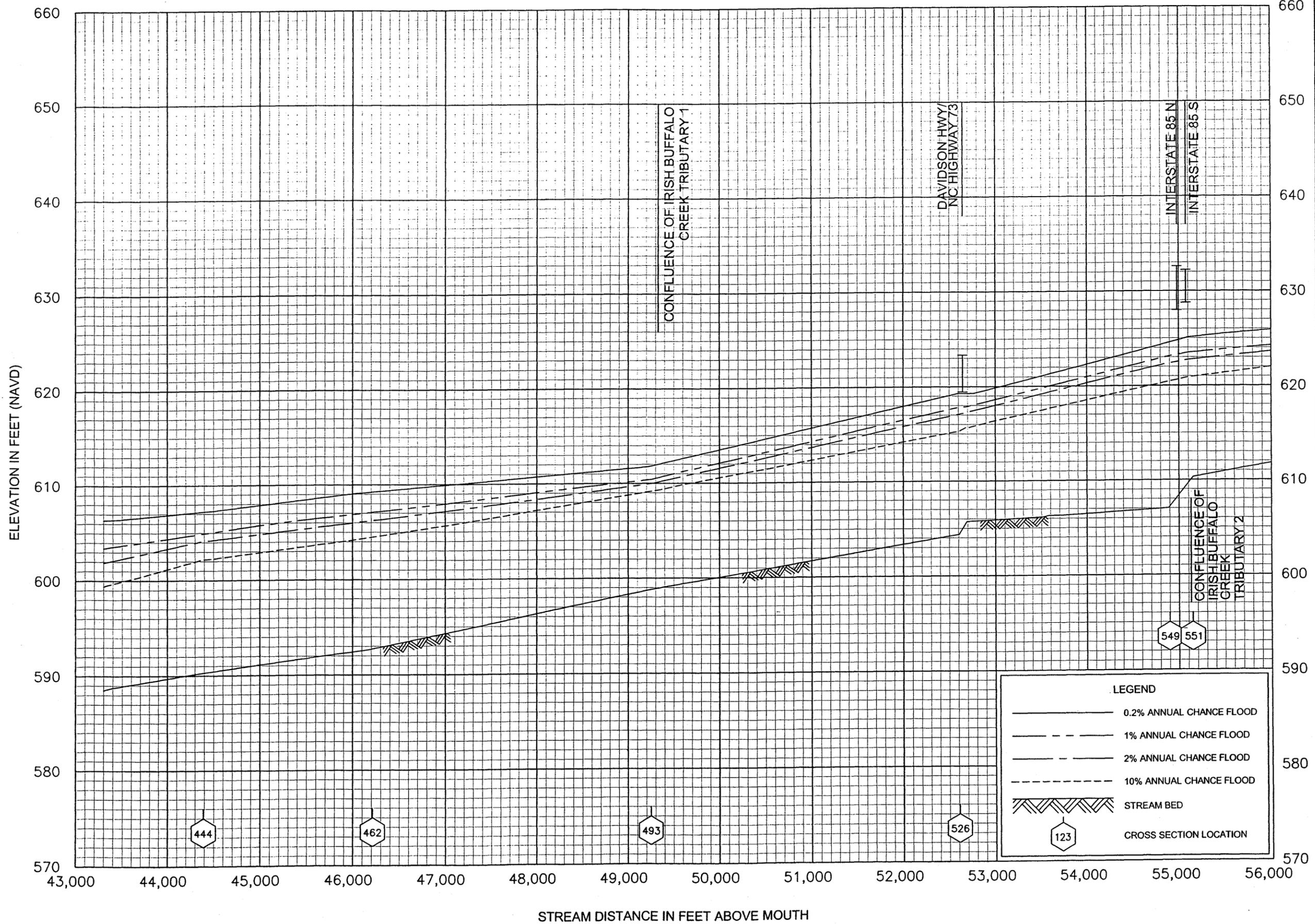
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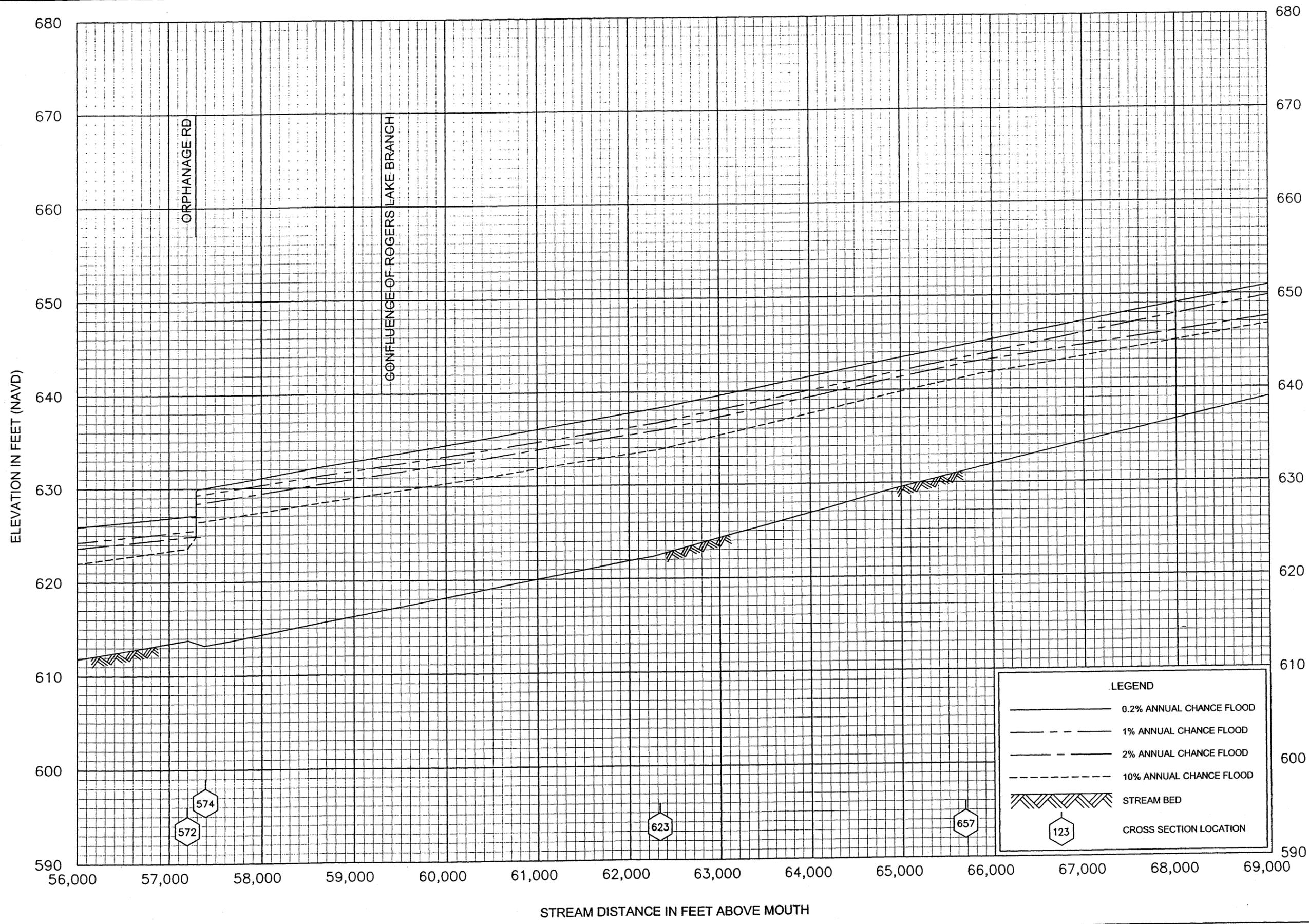
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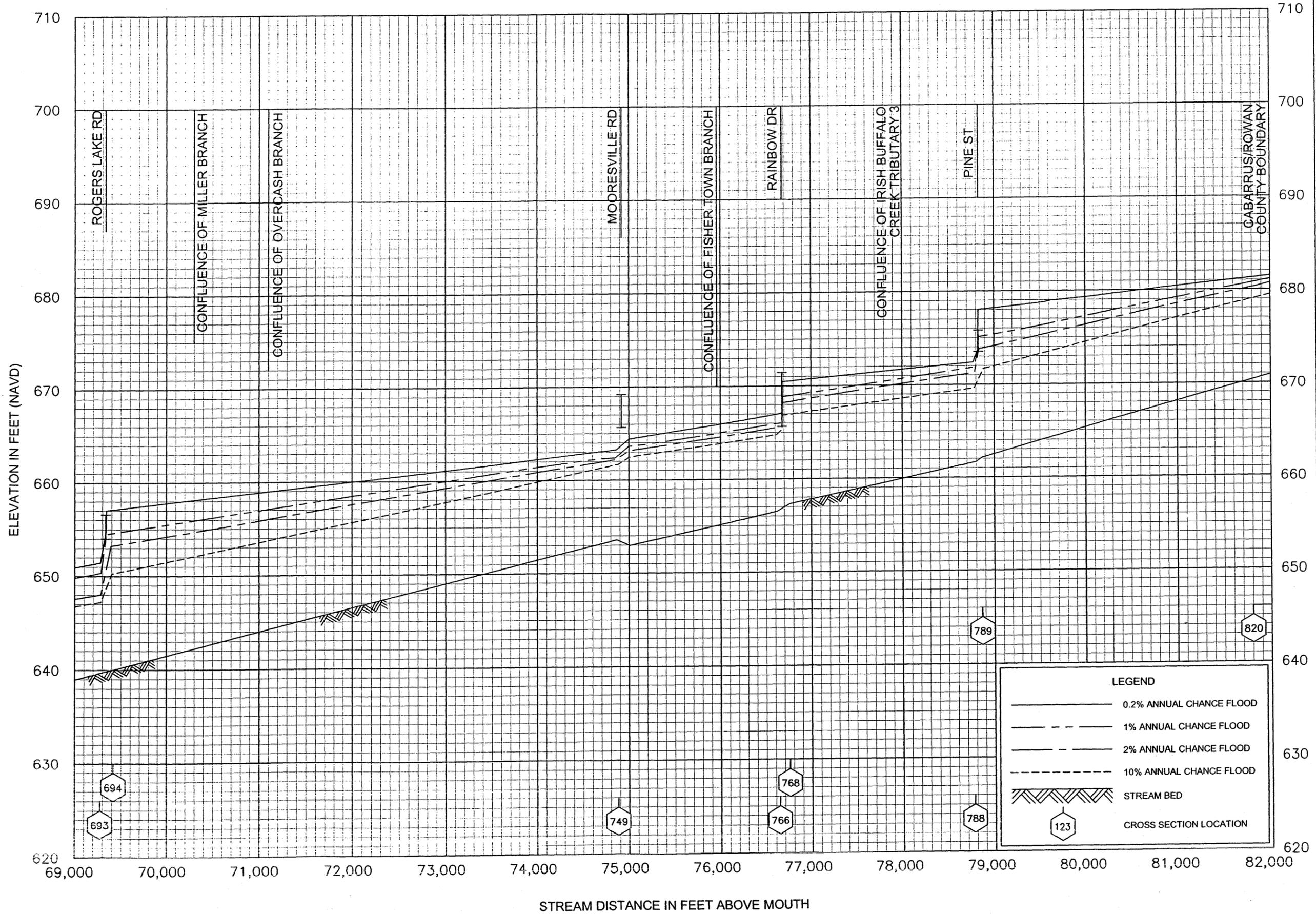
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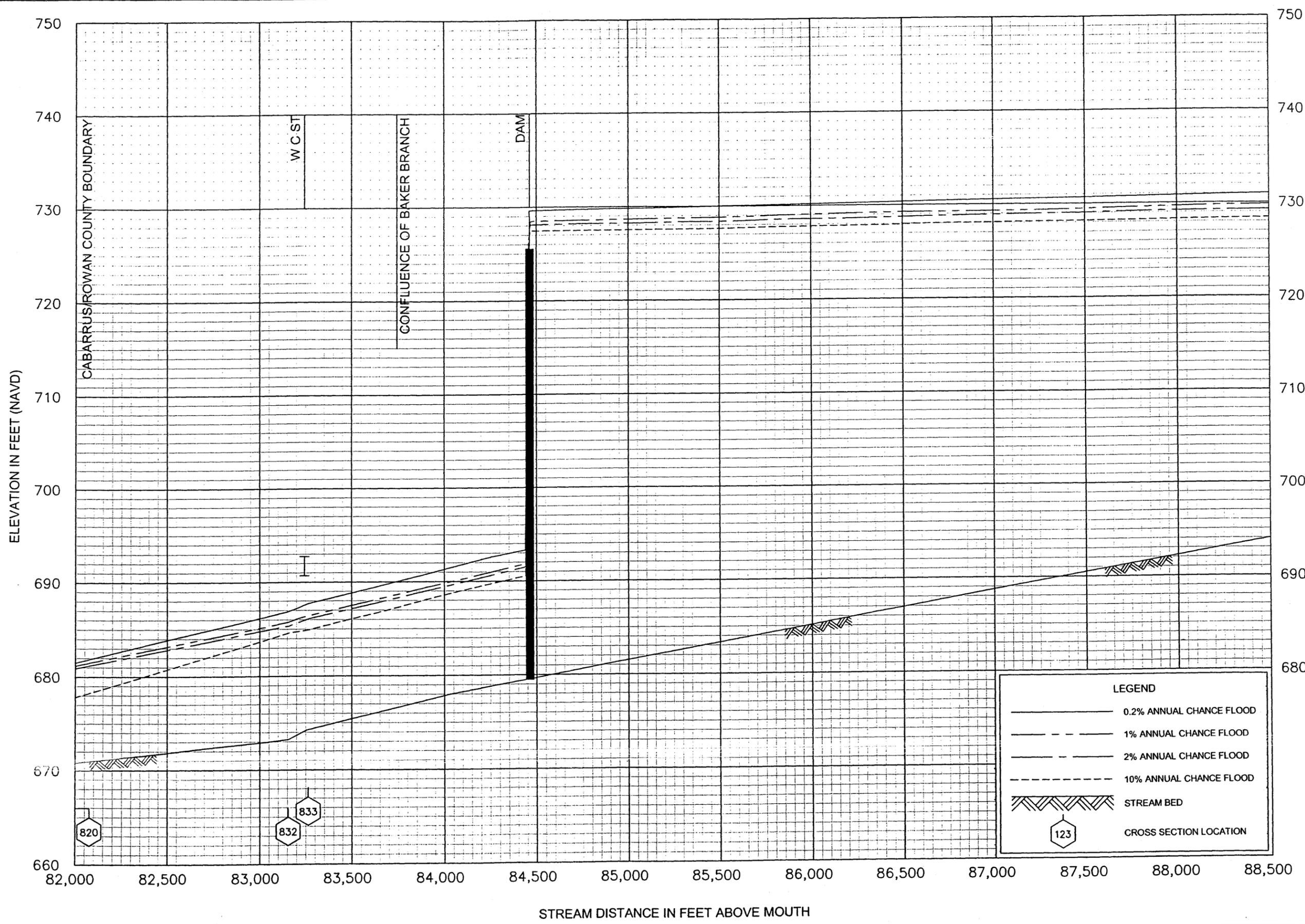


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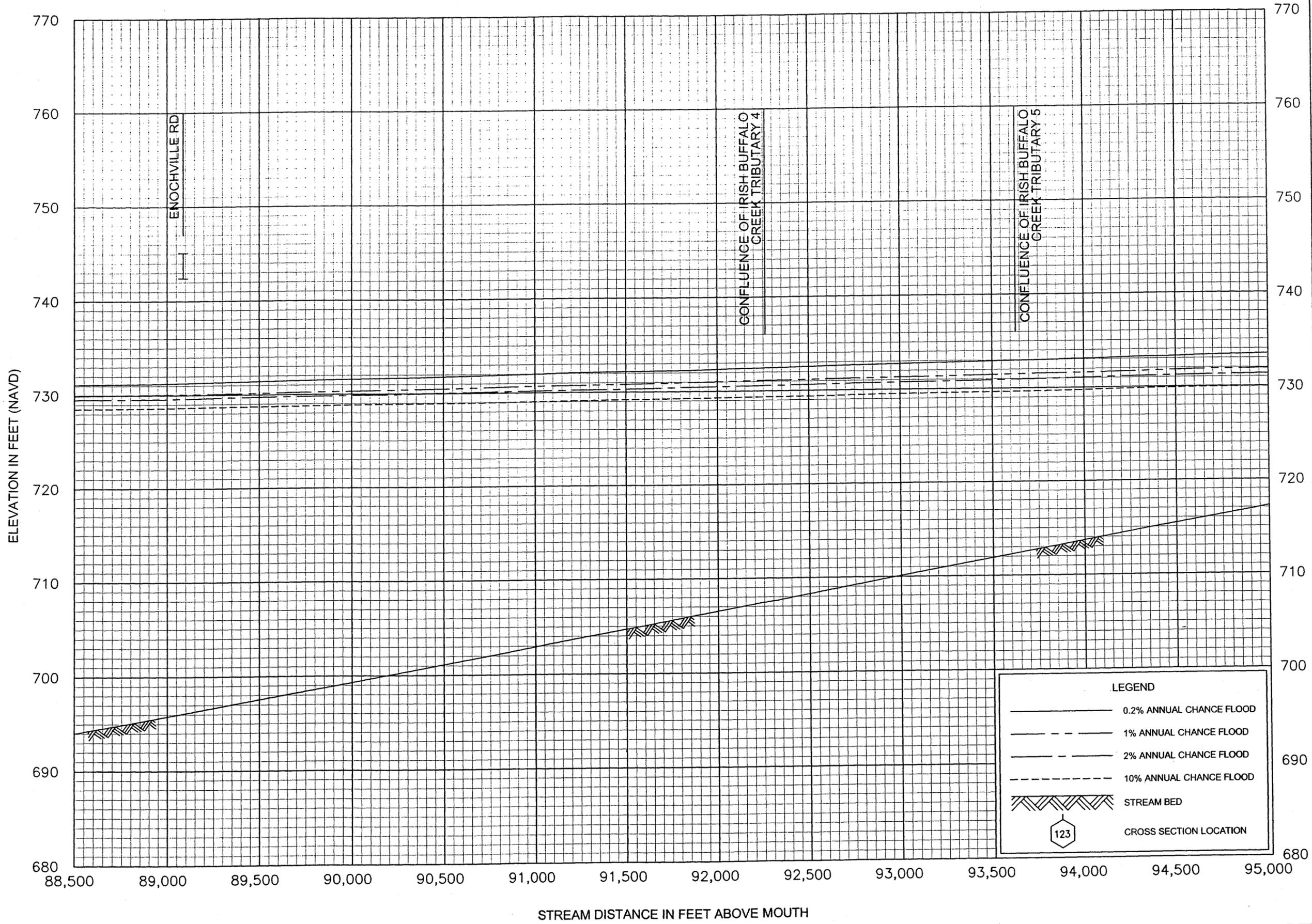


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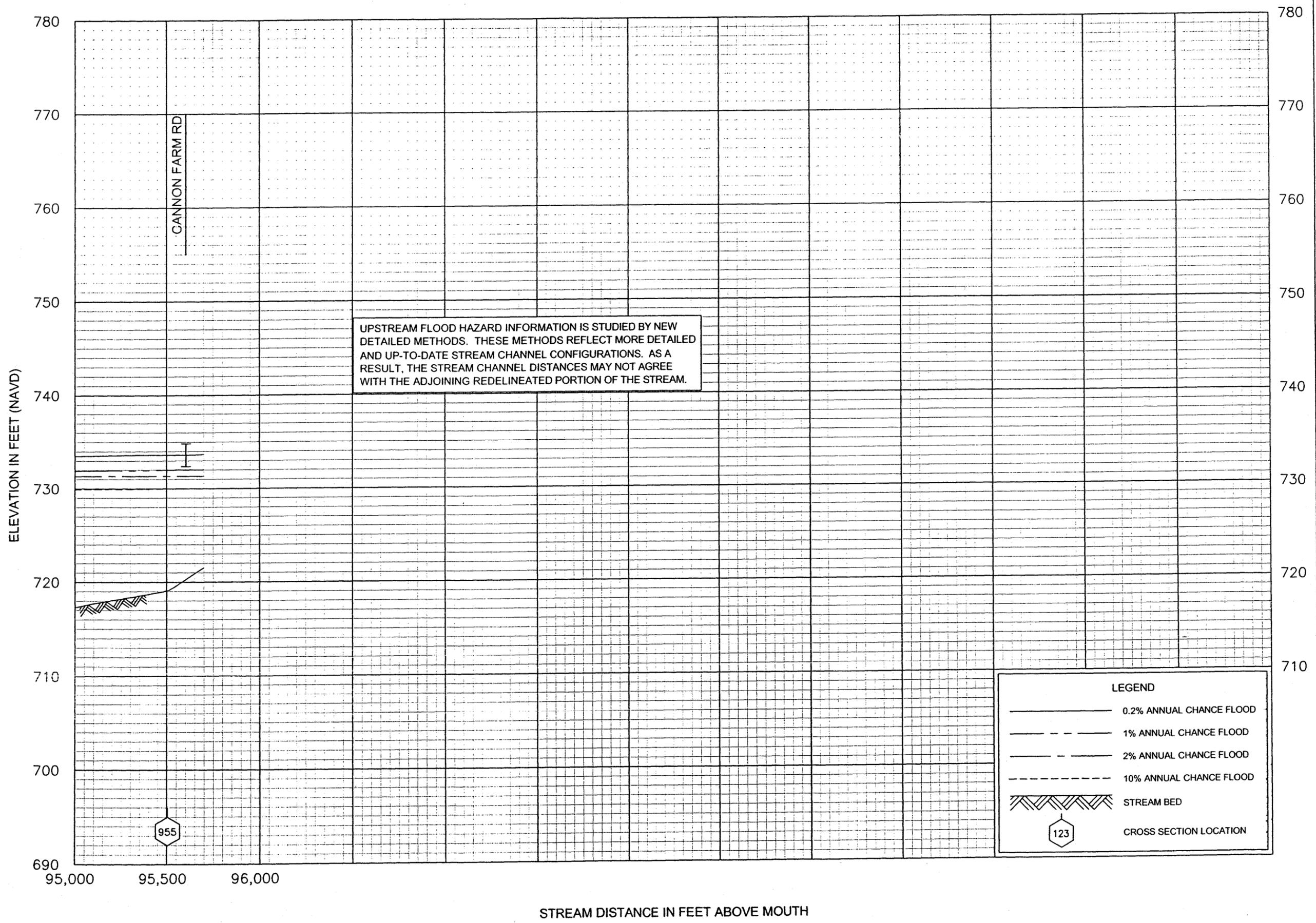


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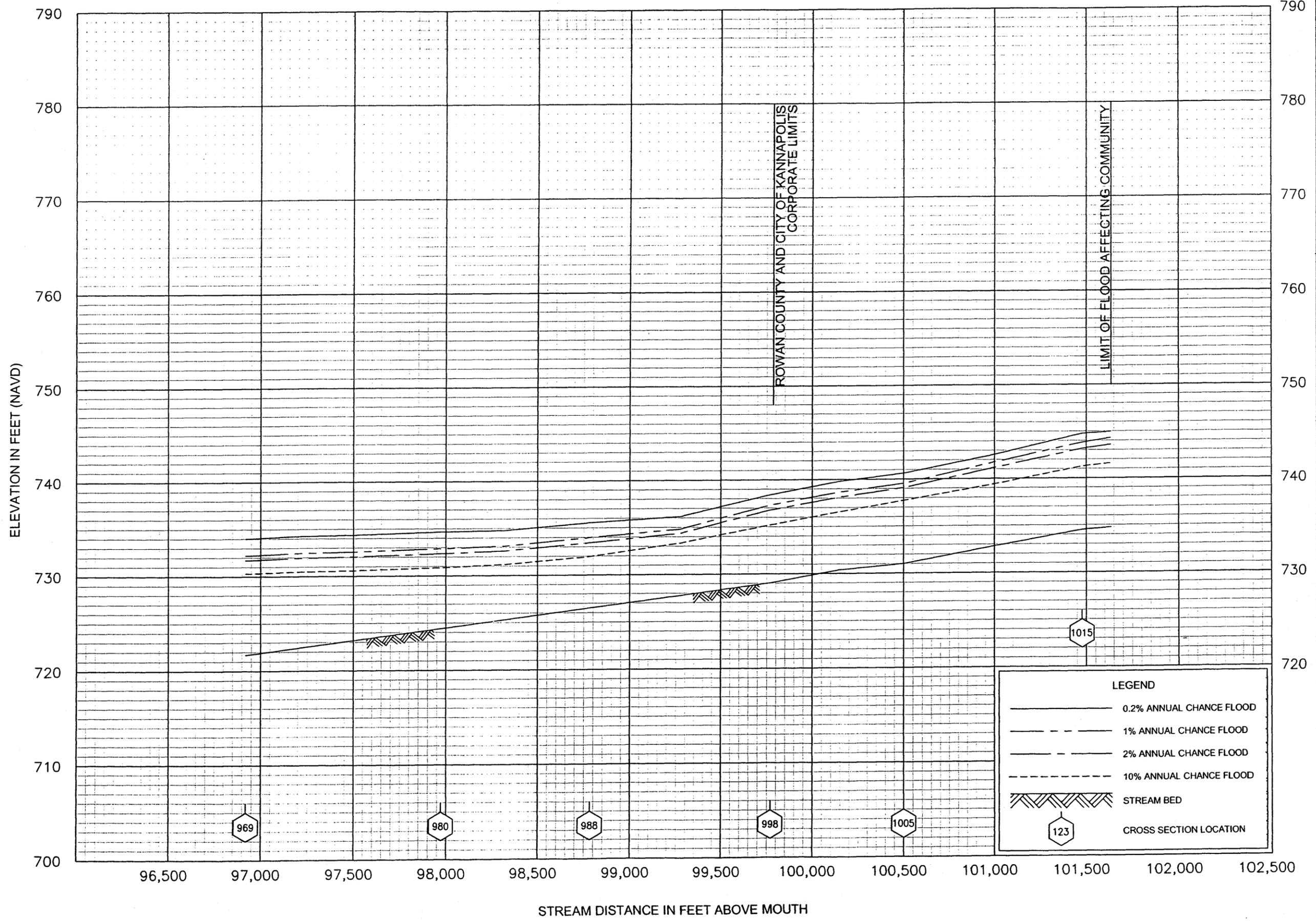
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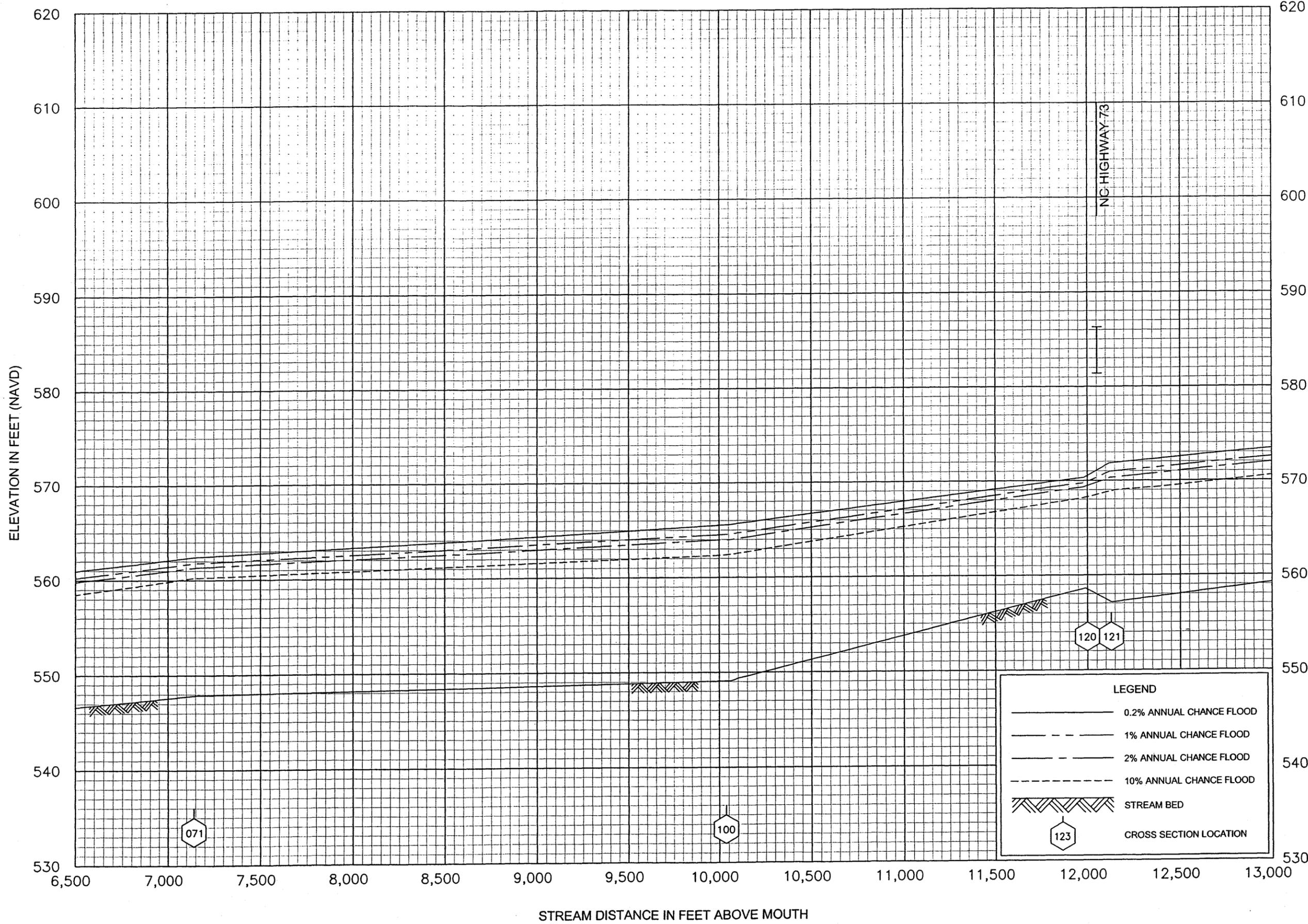
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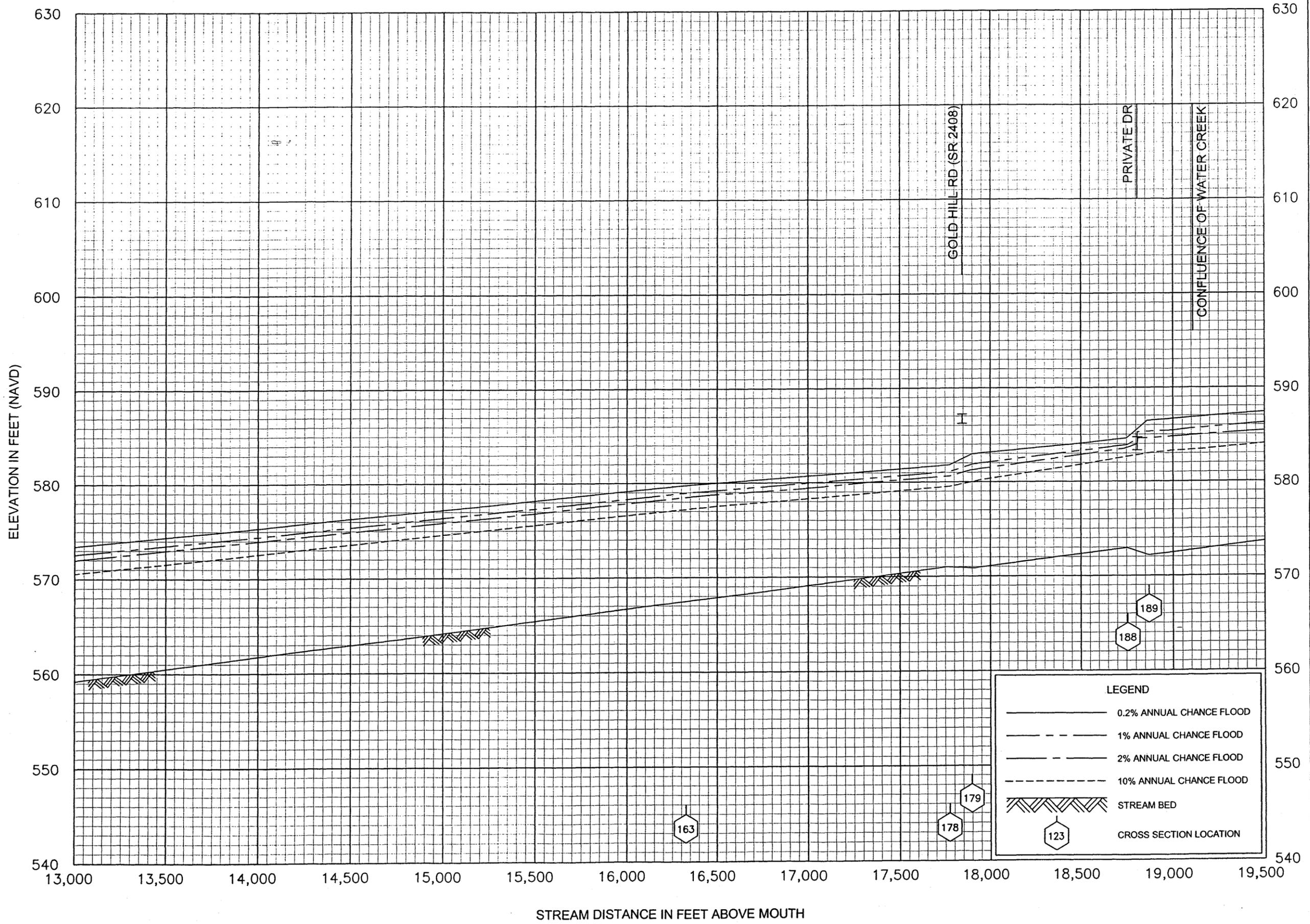
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LITTLE COLD WATER CREEK

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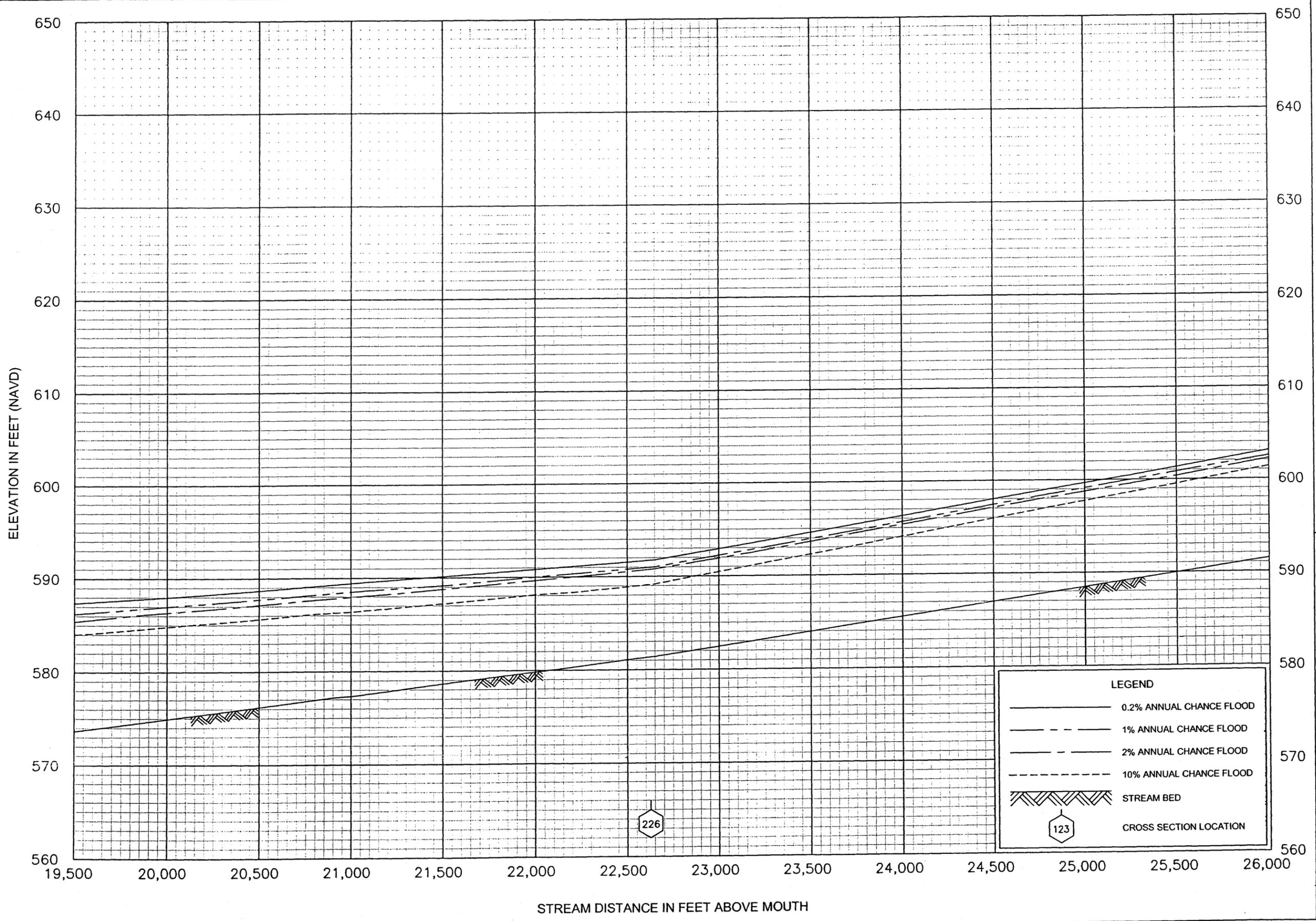


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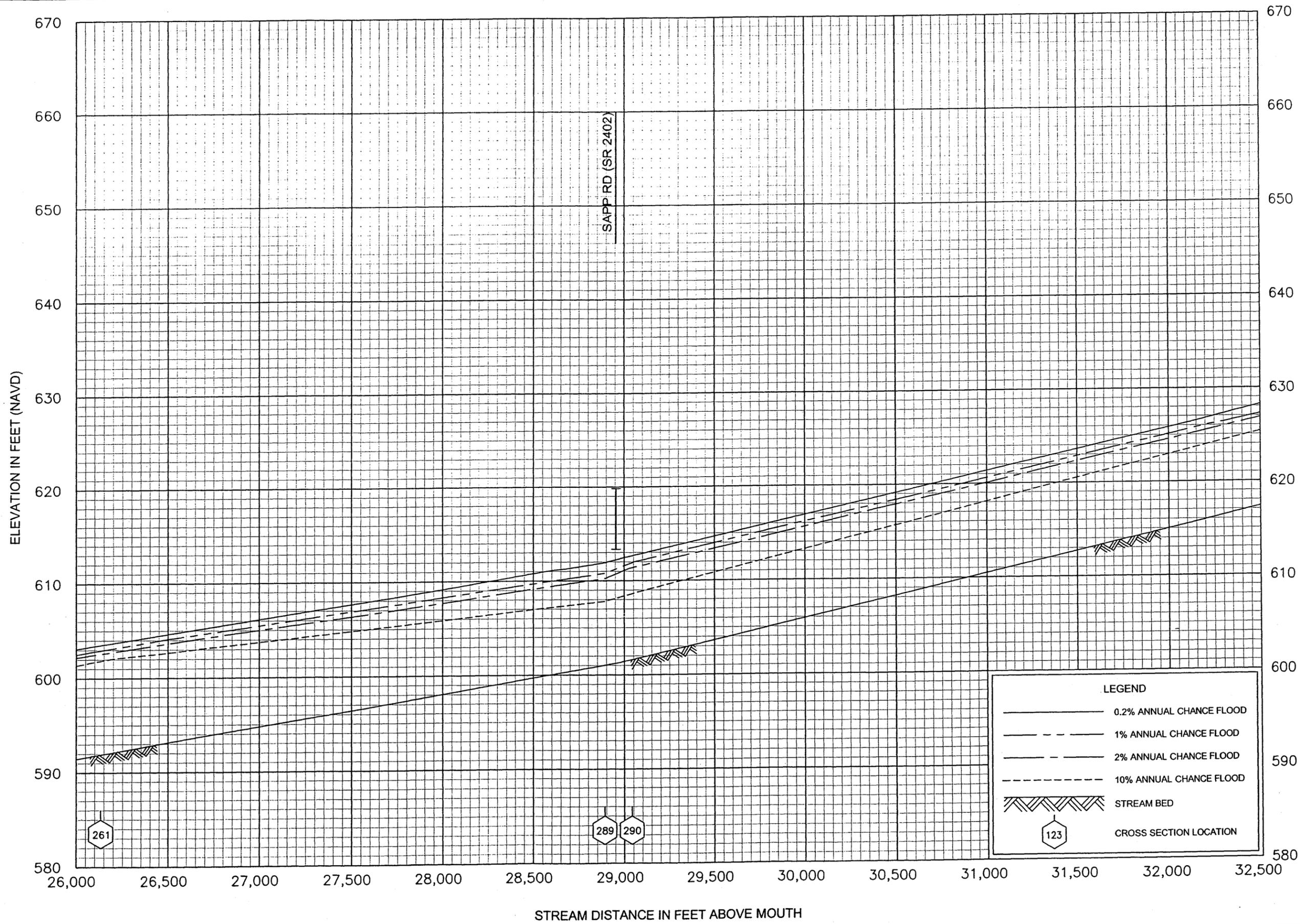
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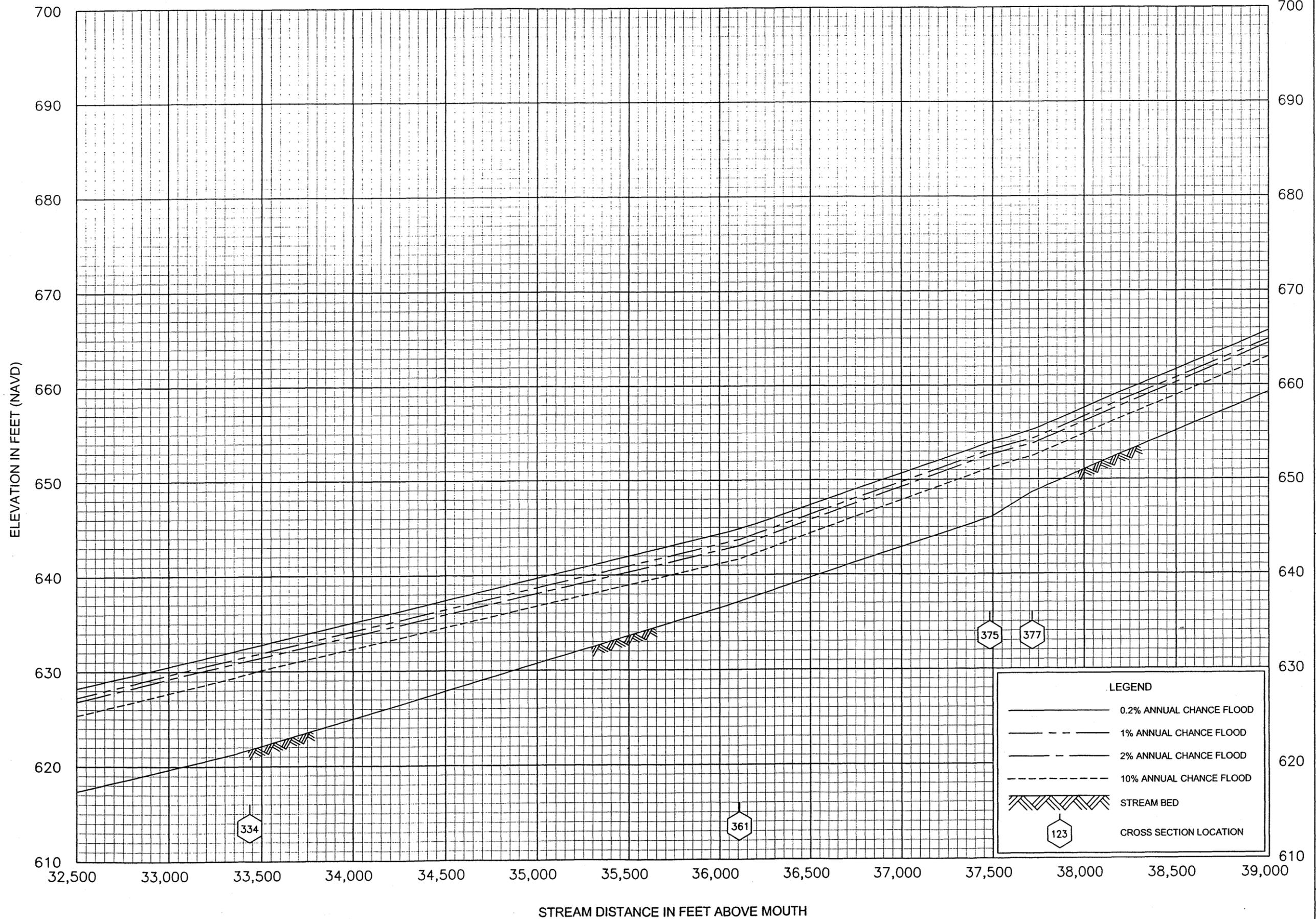


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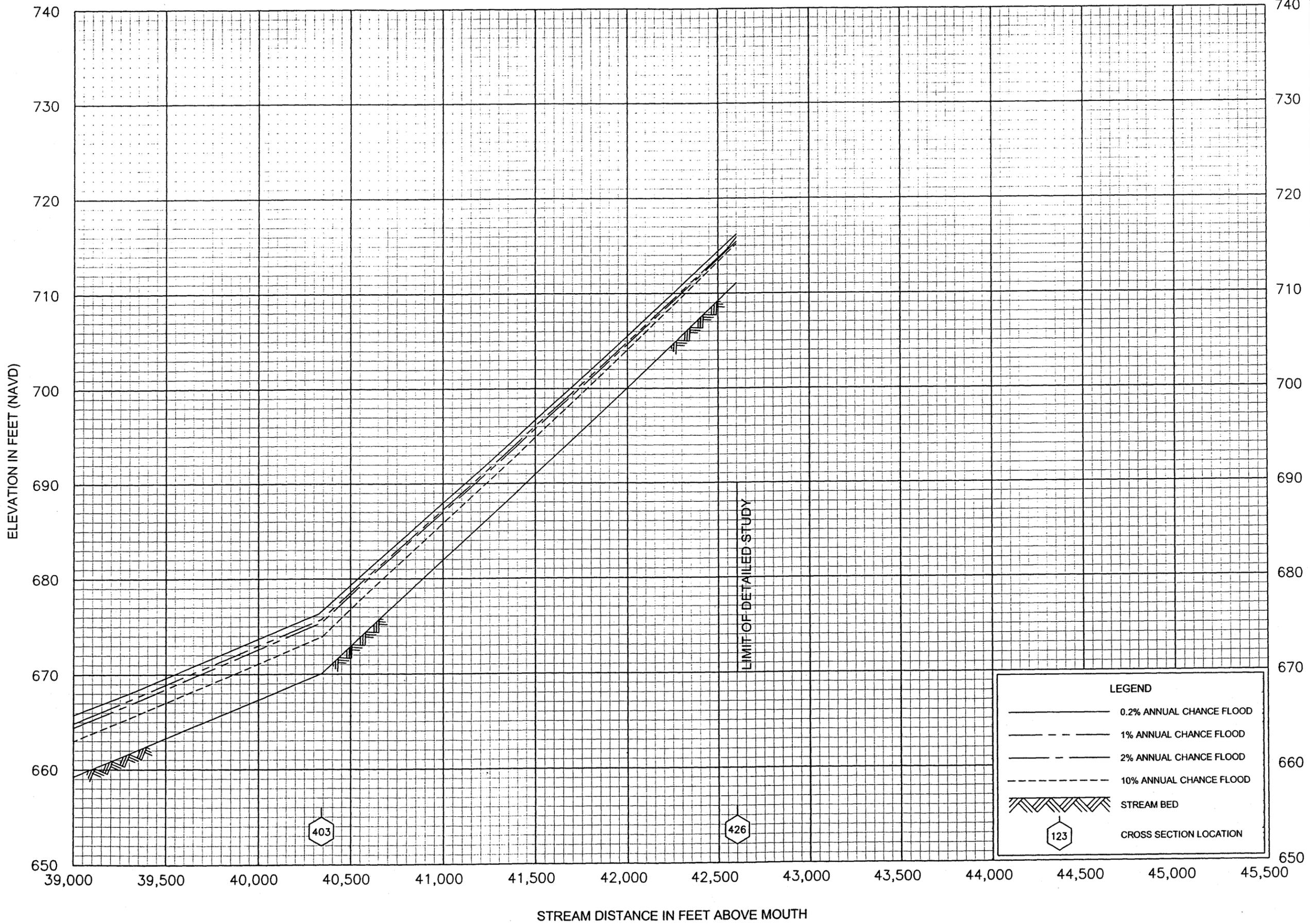


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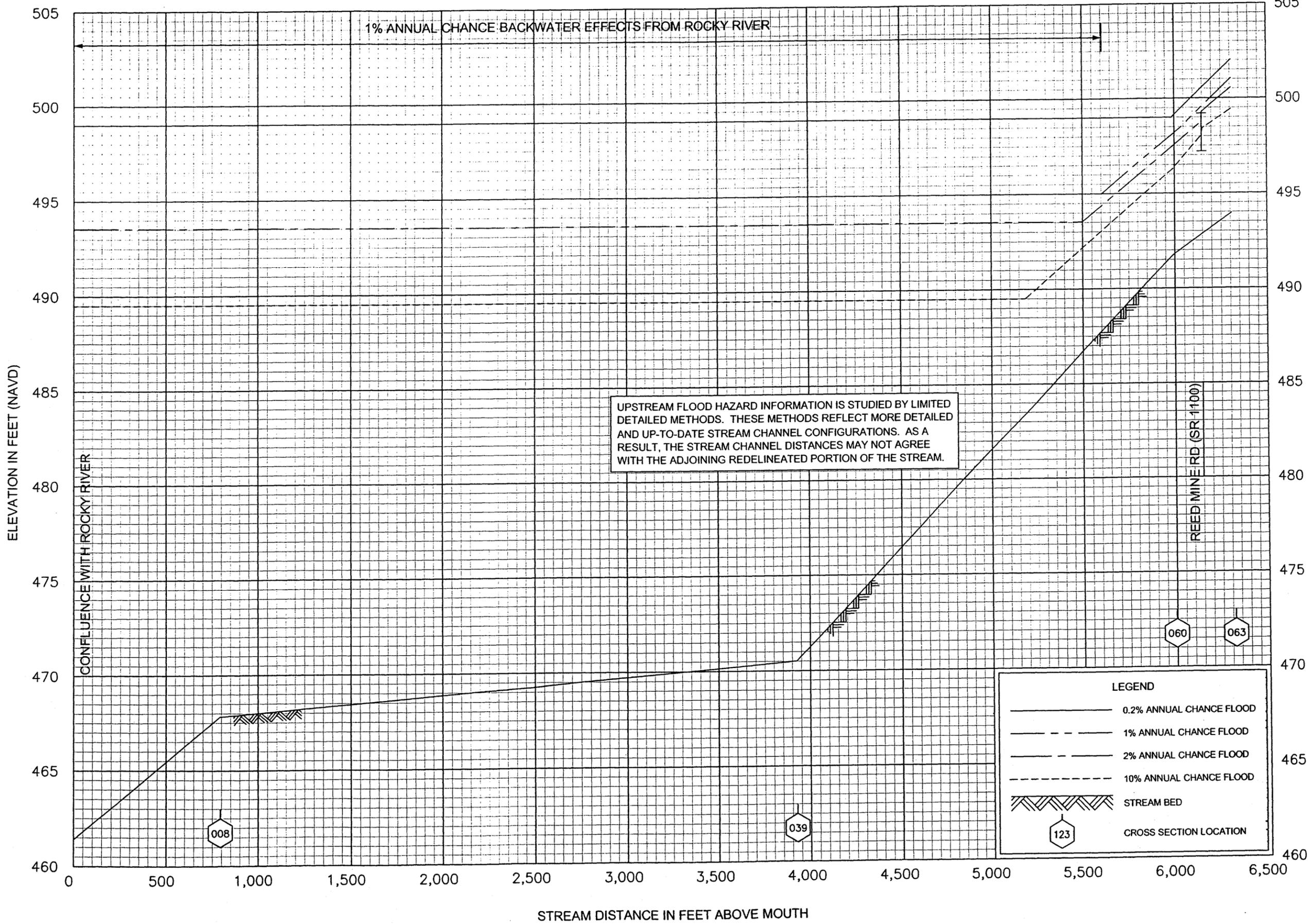
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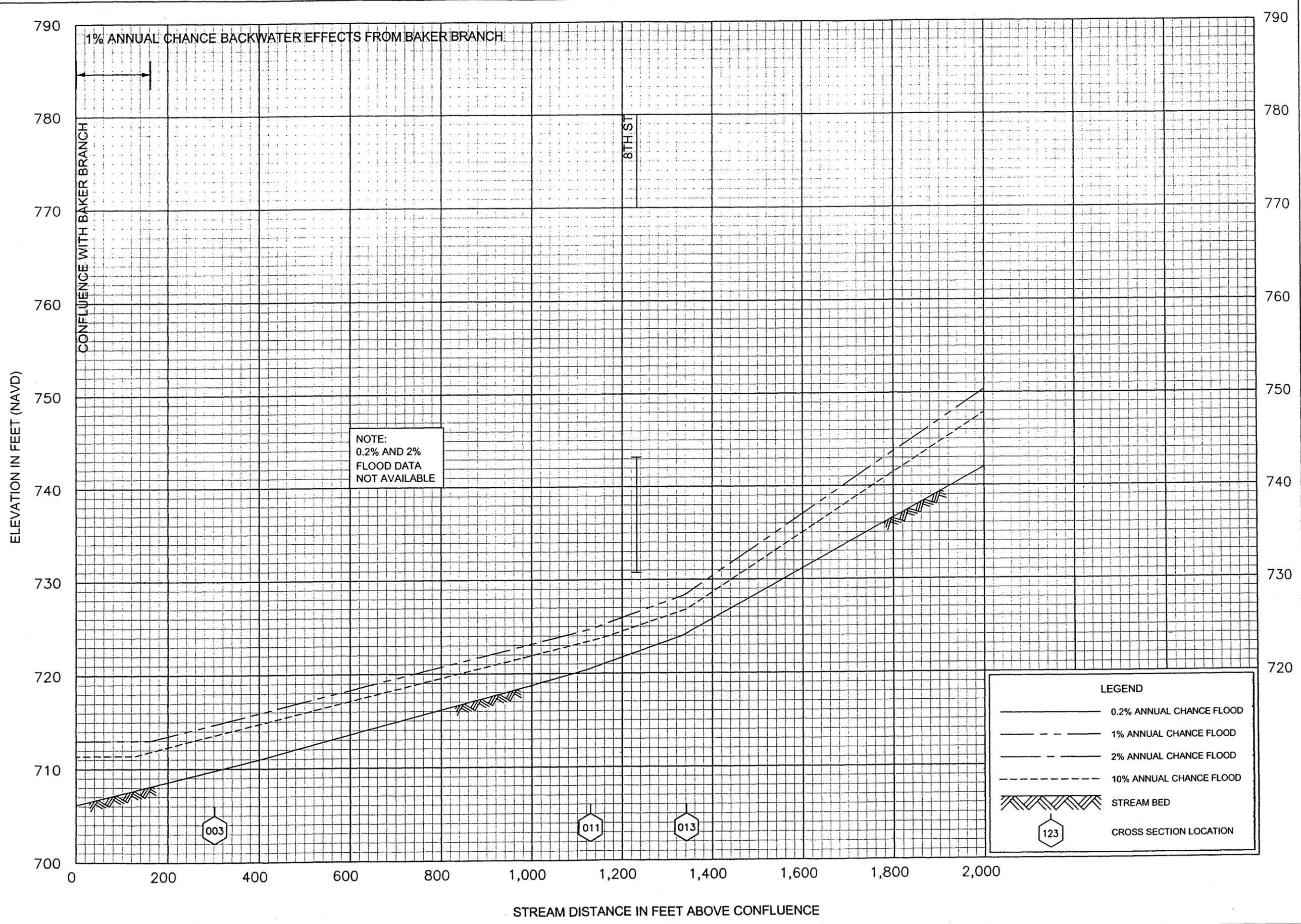
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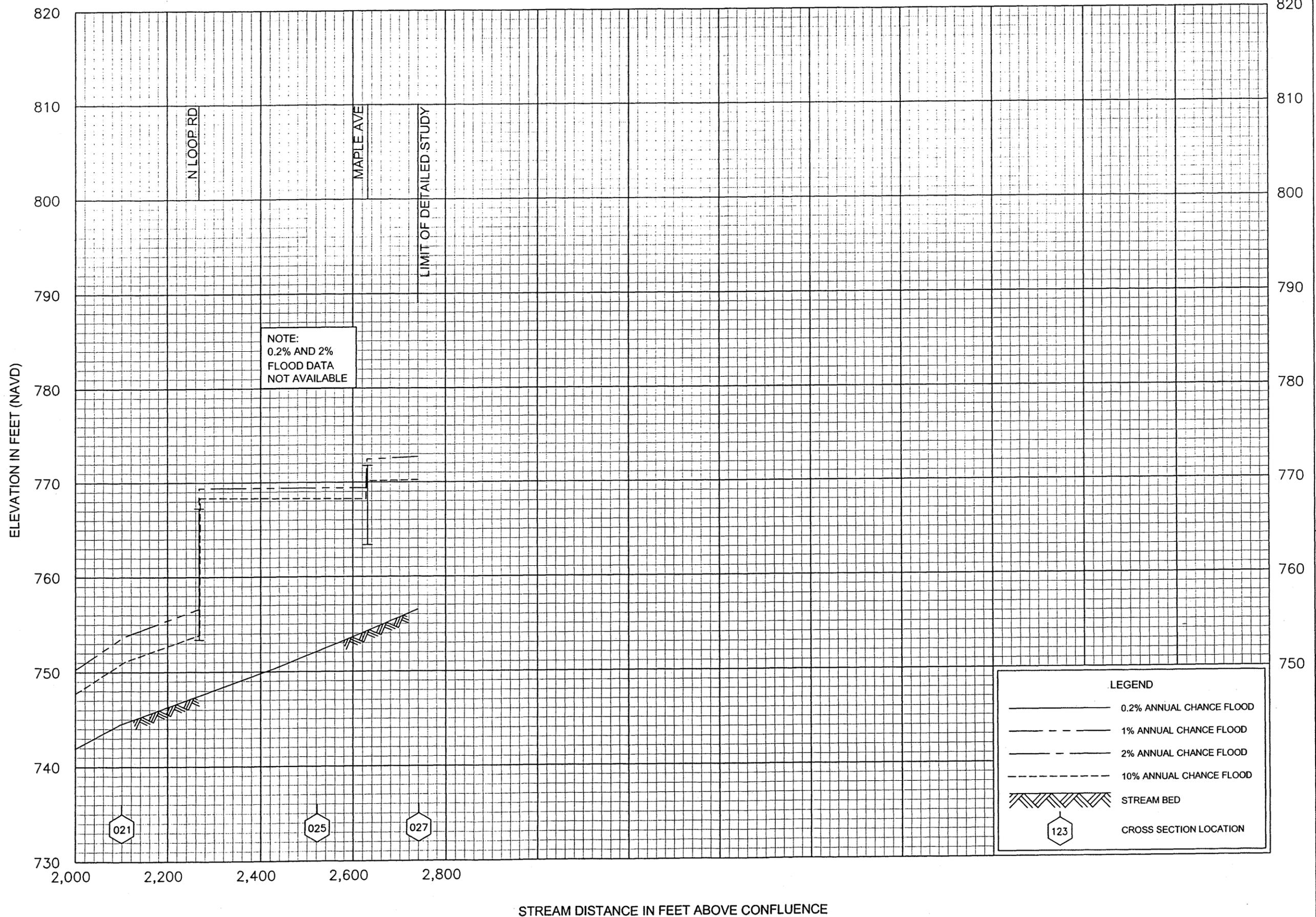
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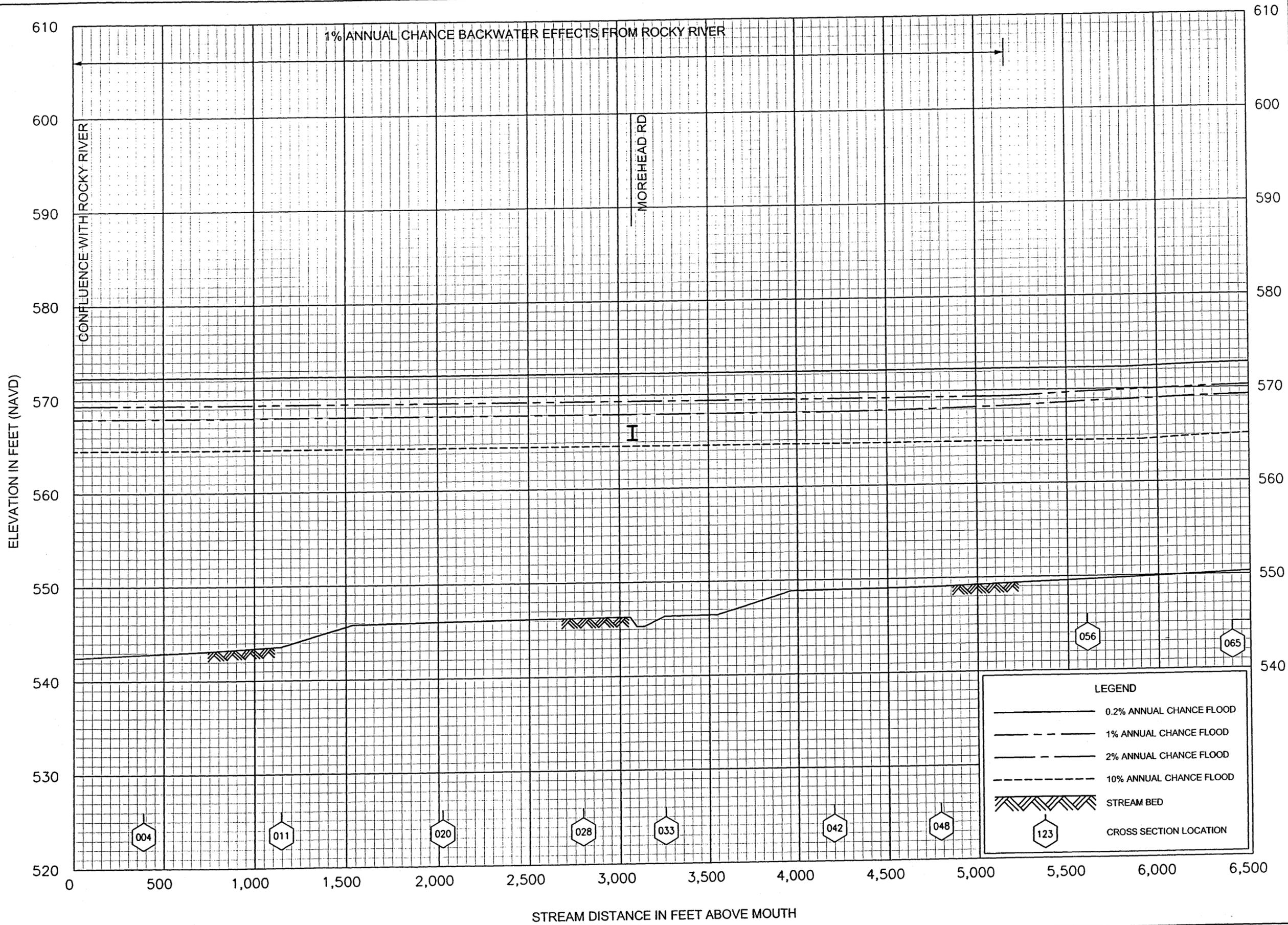


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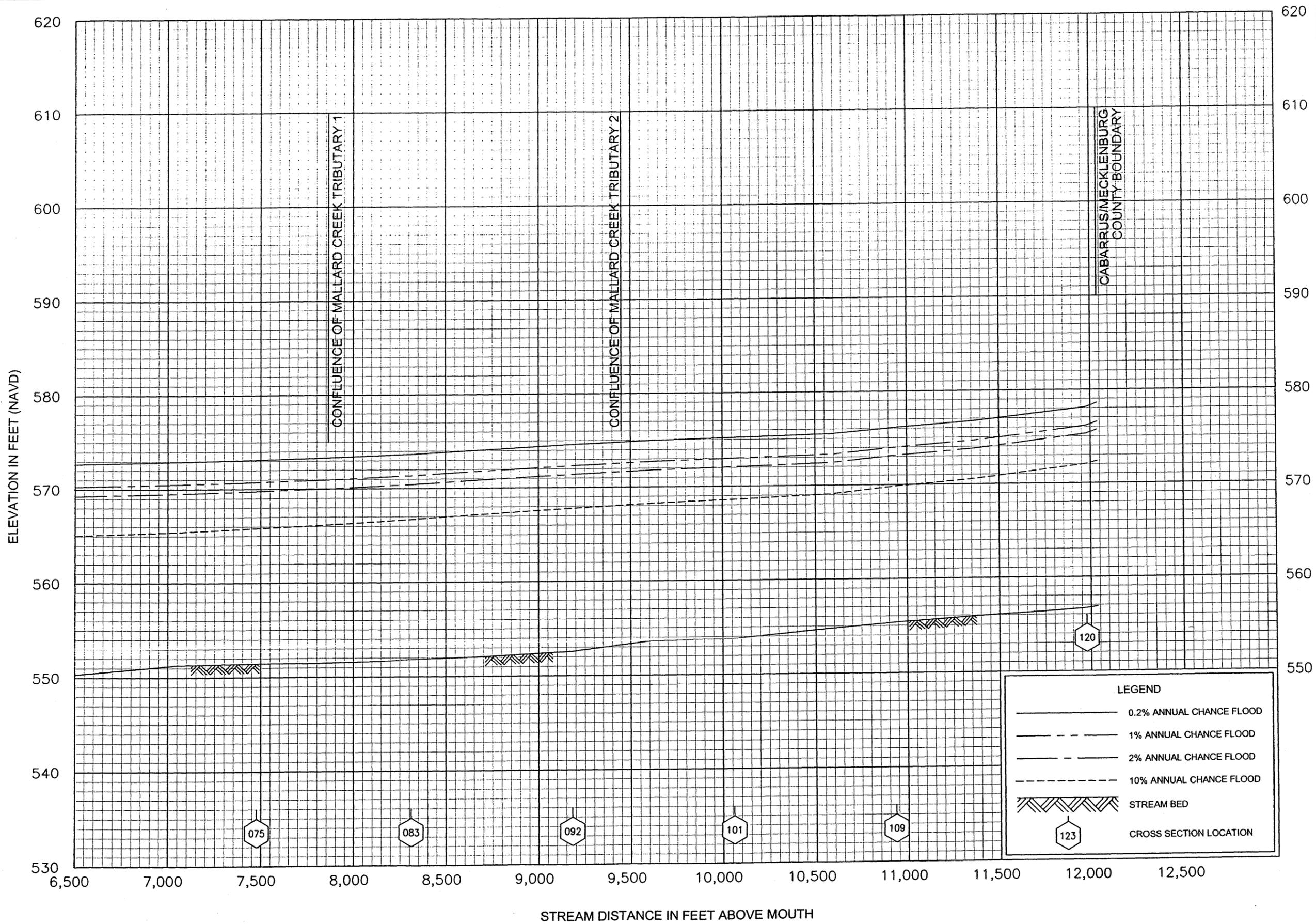
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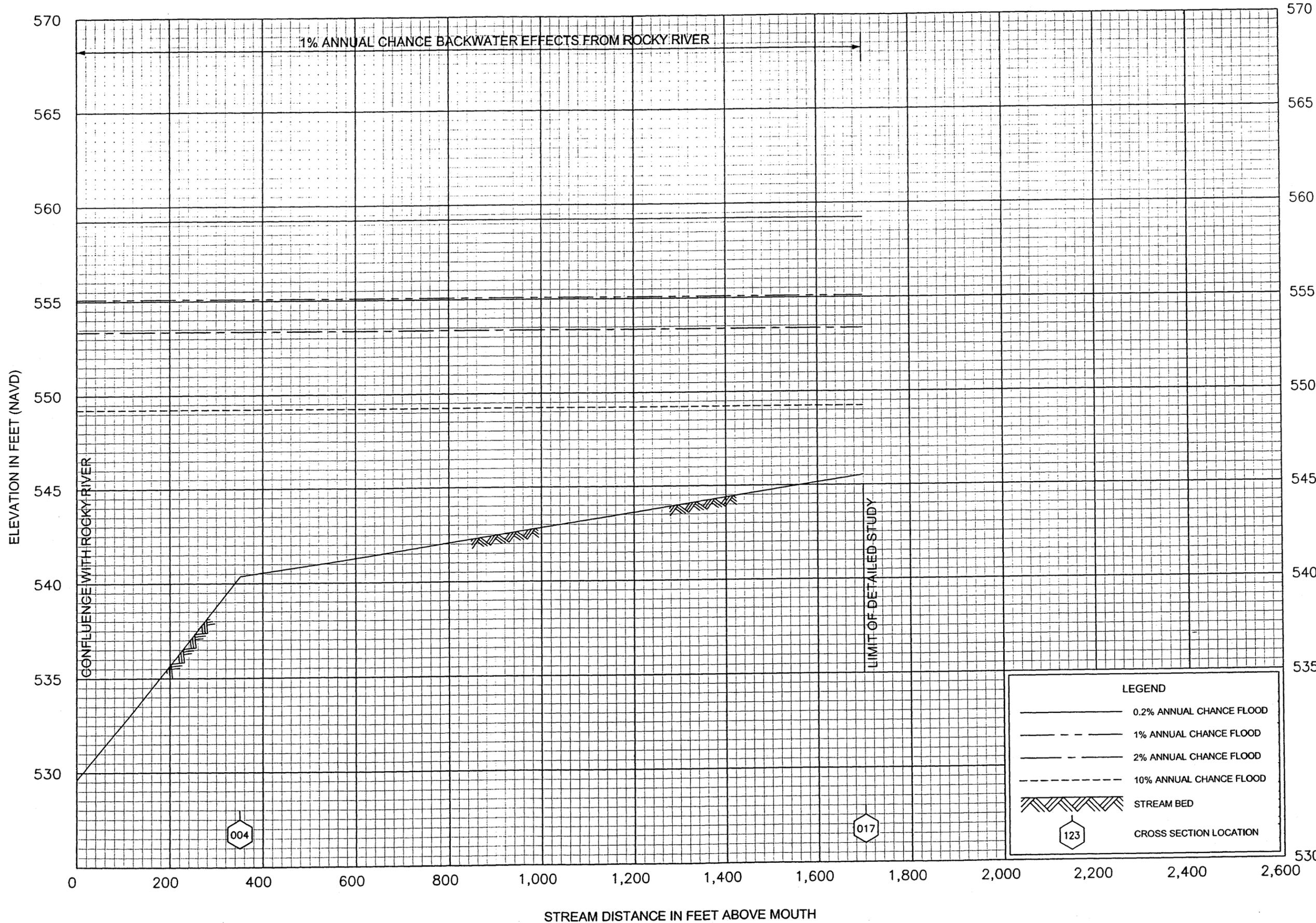
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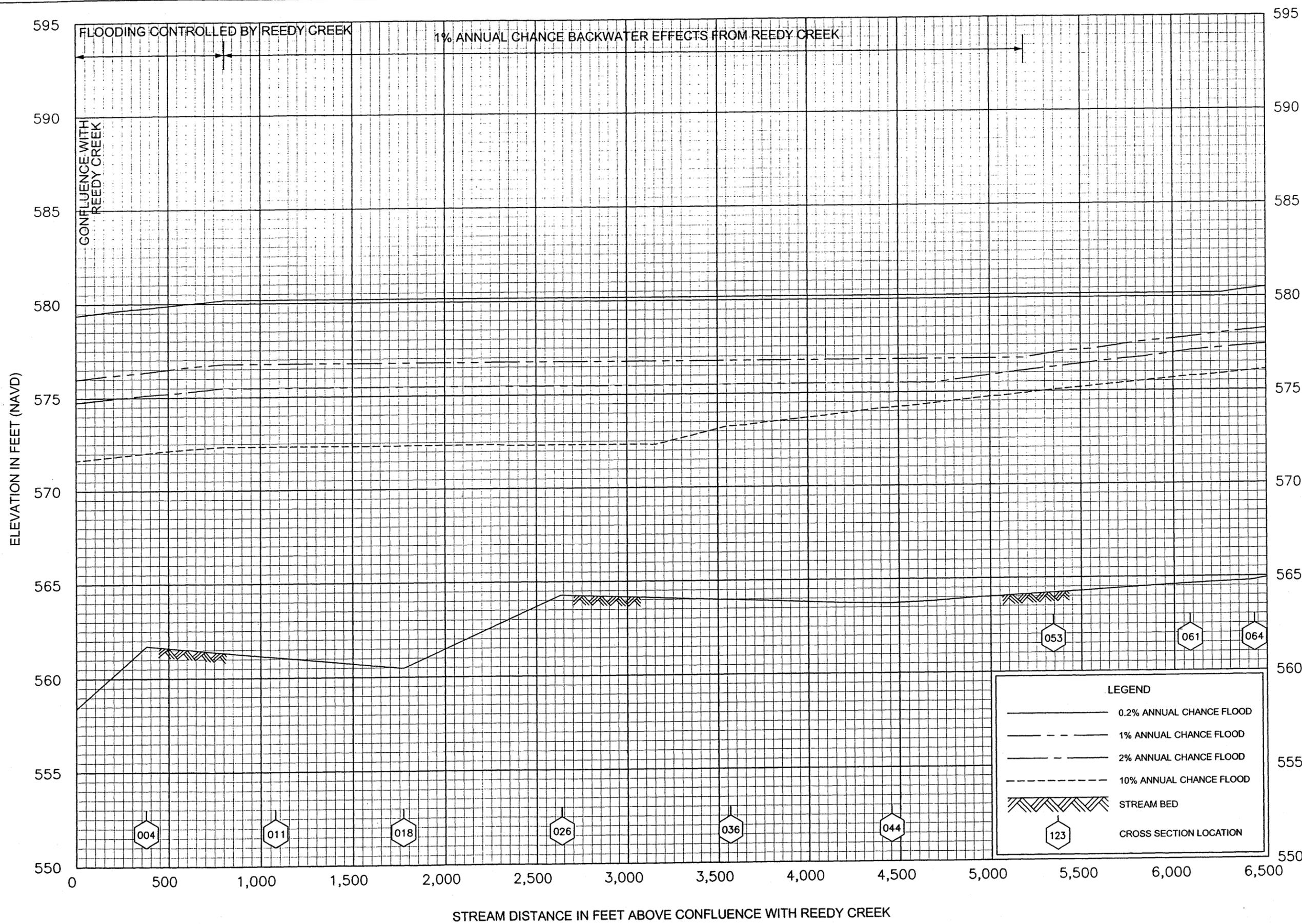
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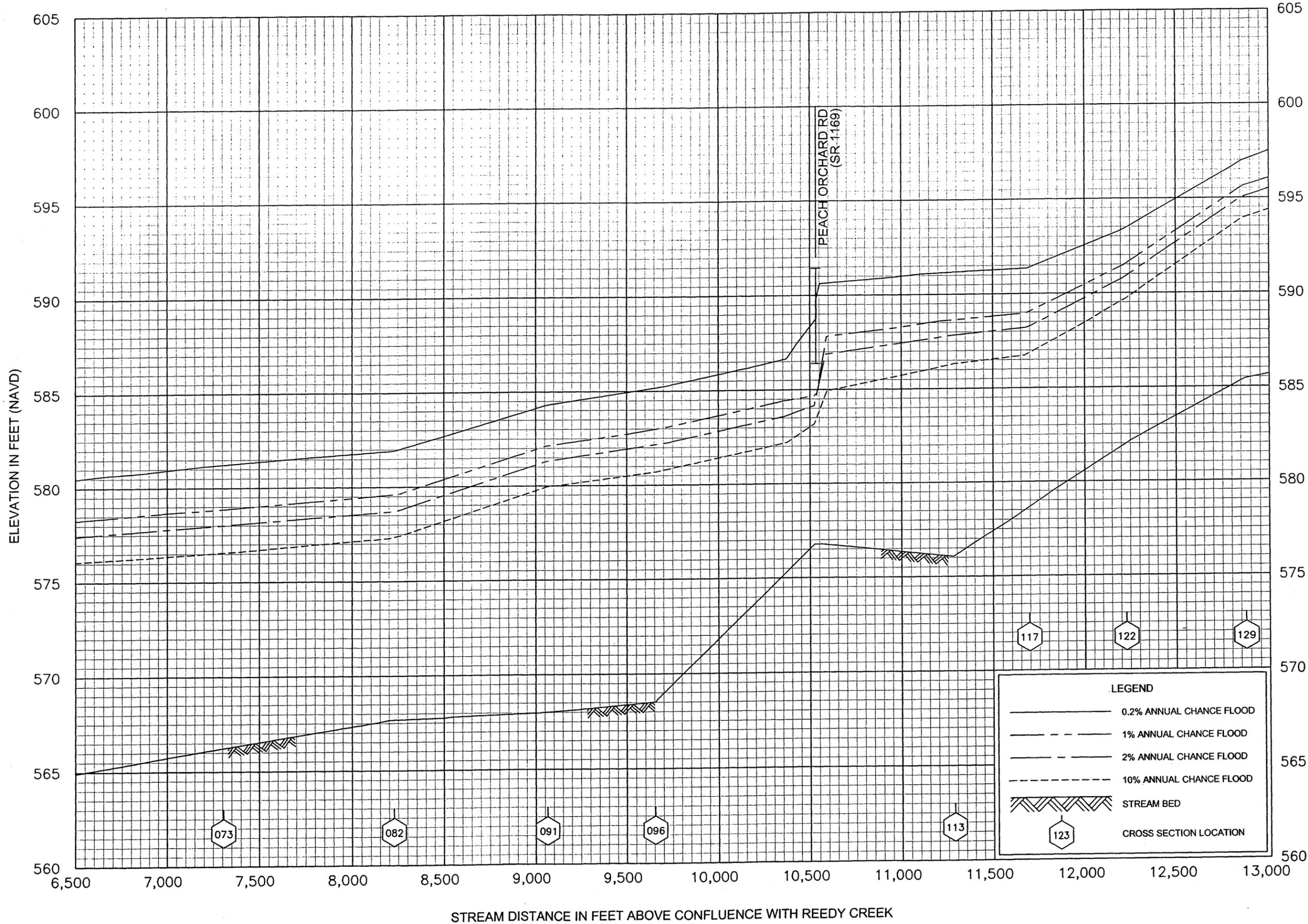
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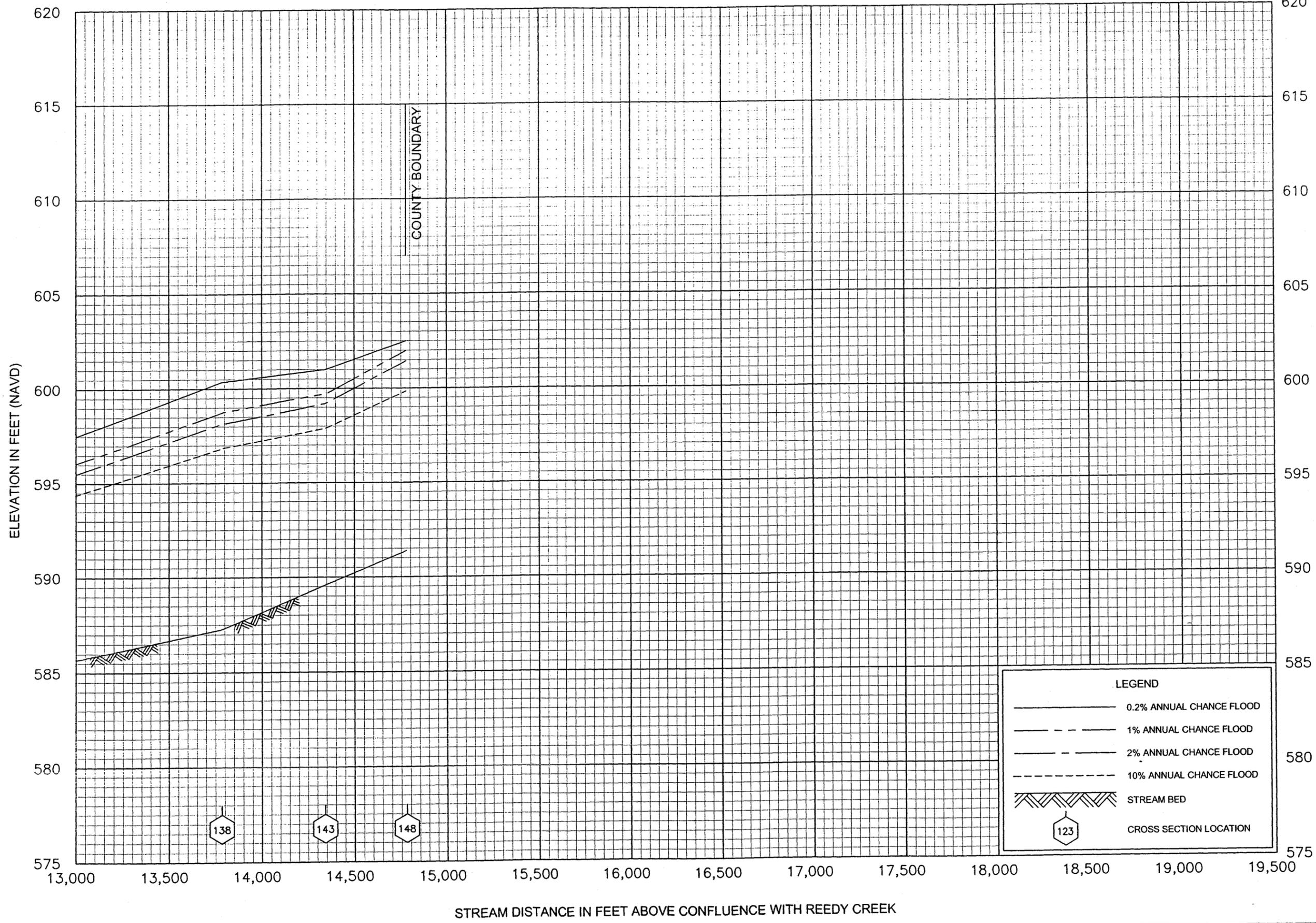
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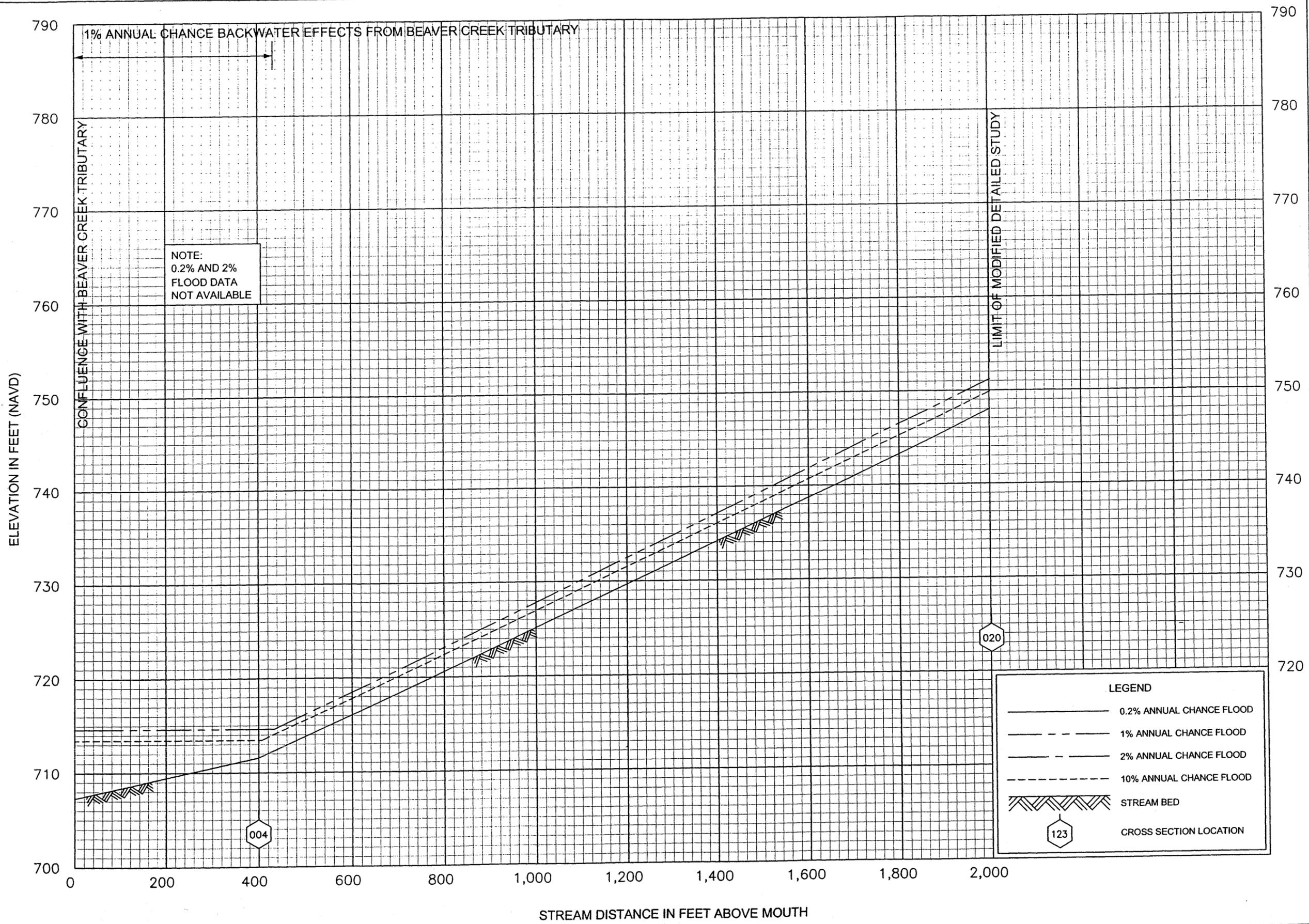
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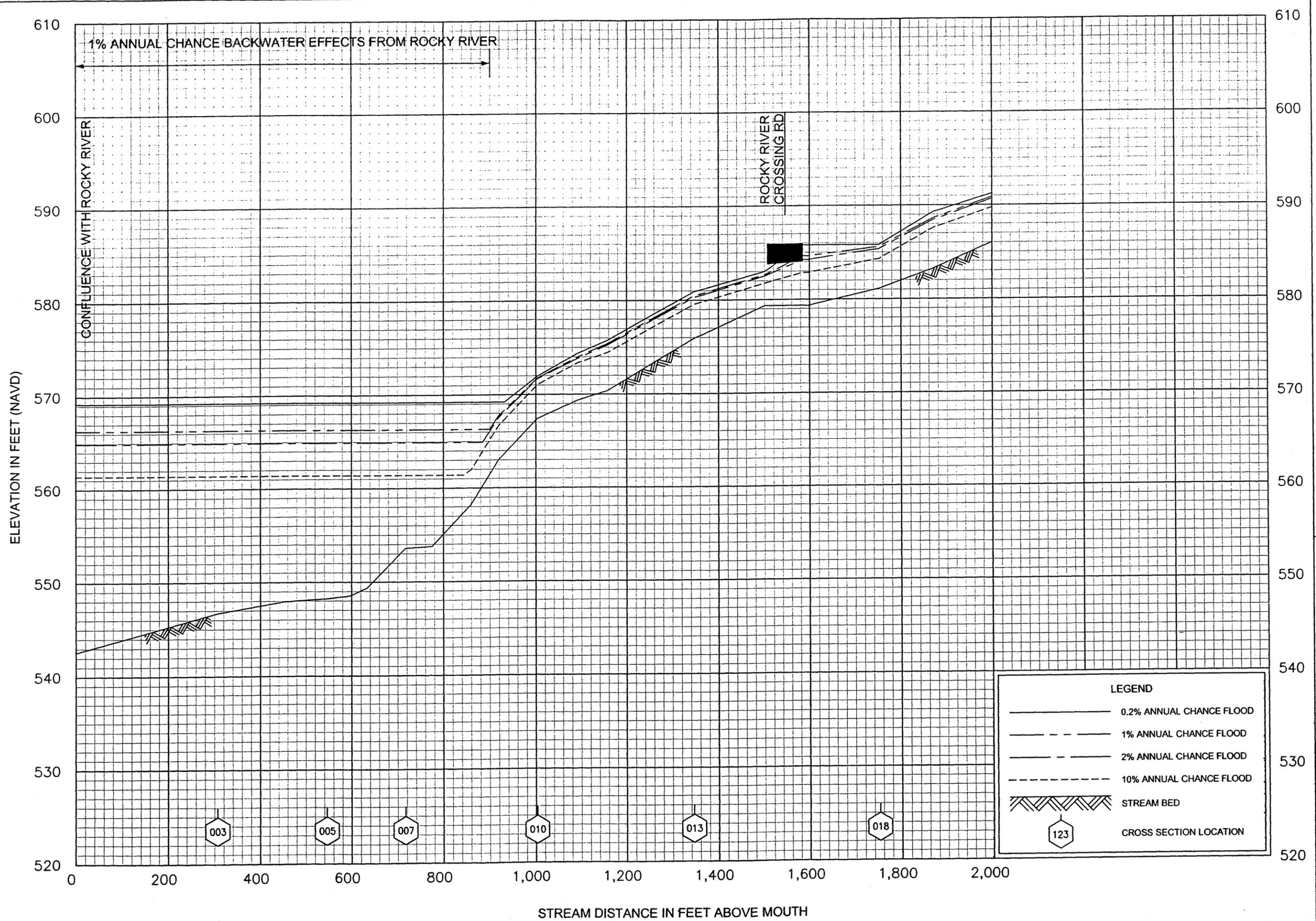
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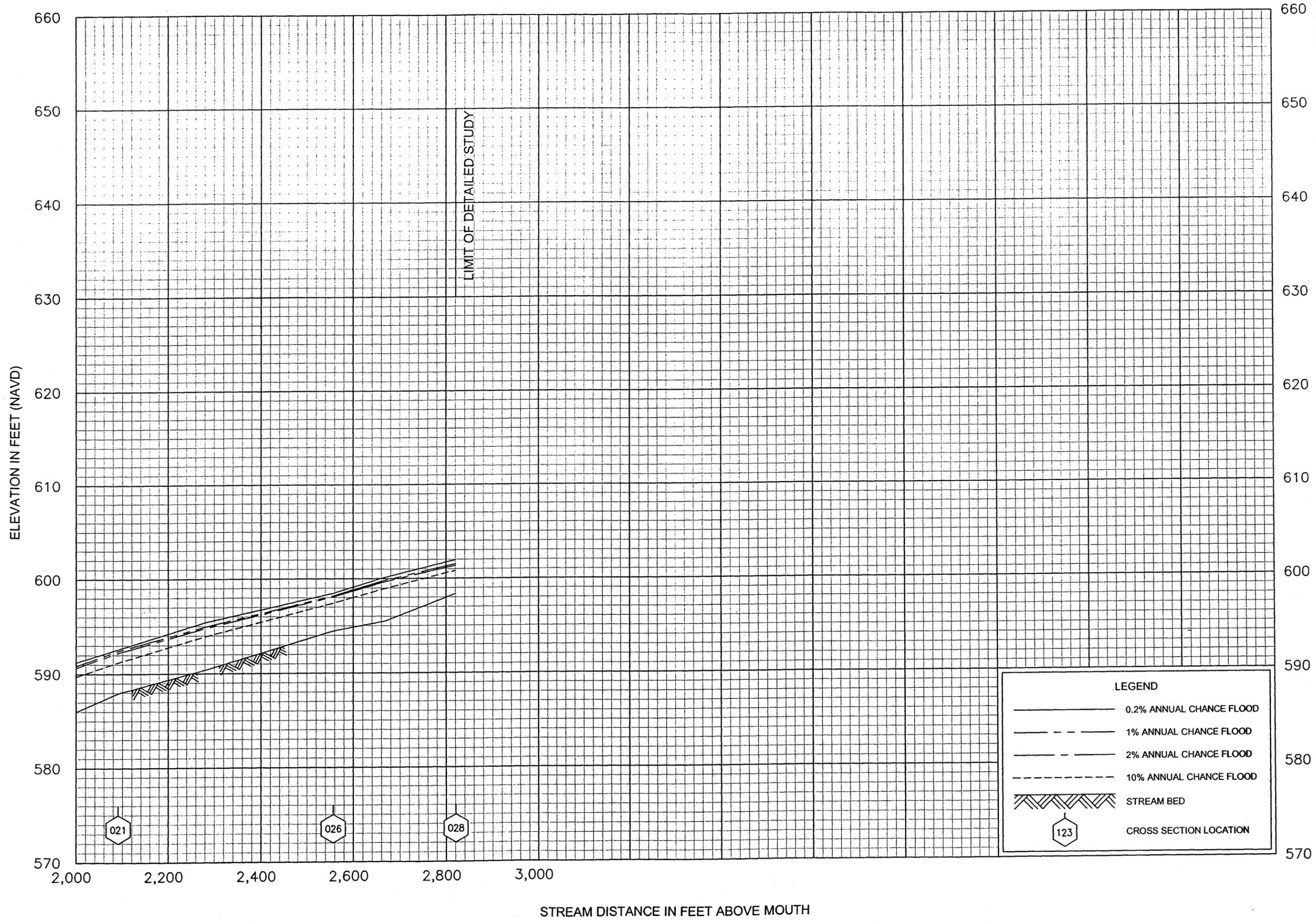
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MORRIS BRANCH

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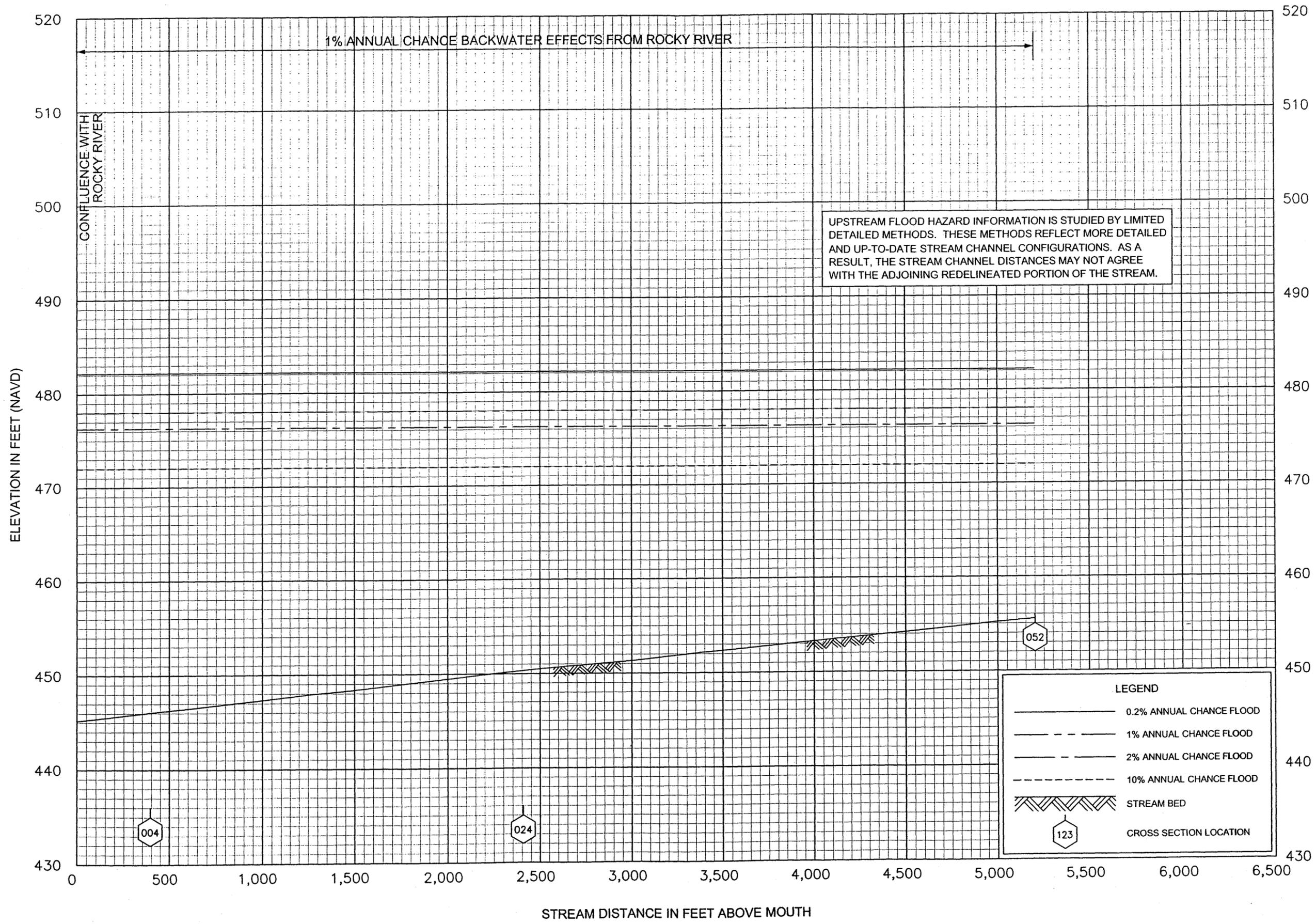
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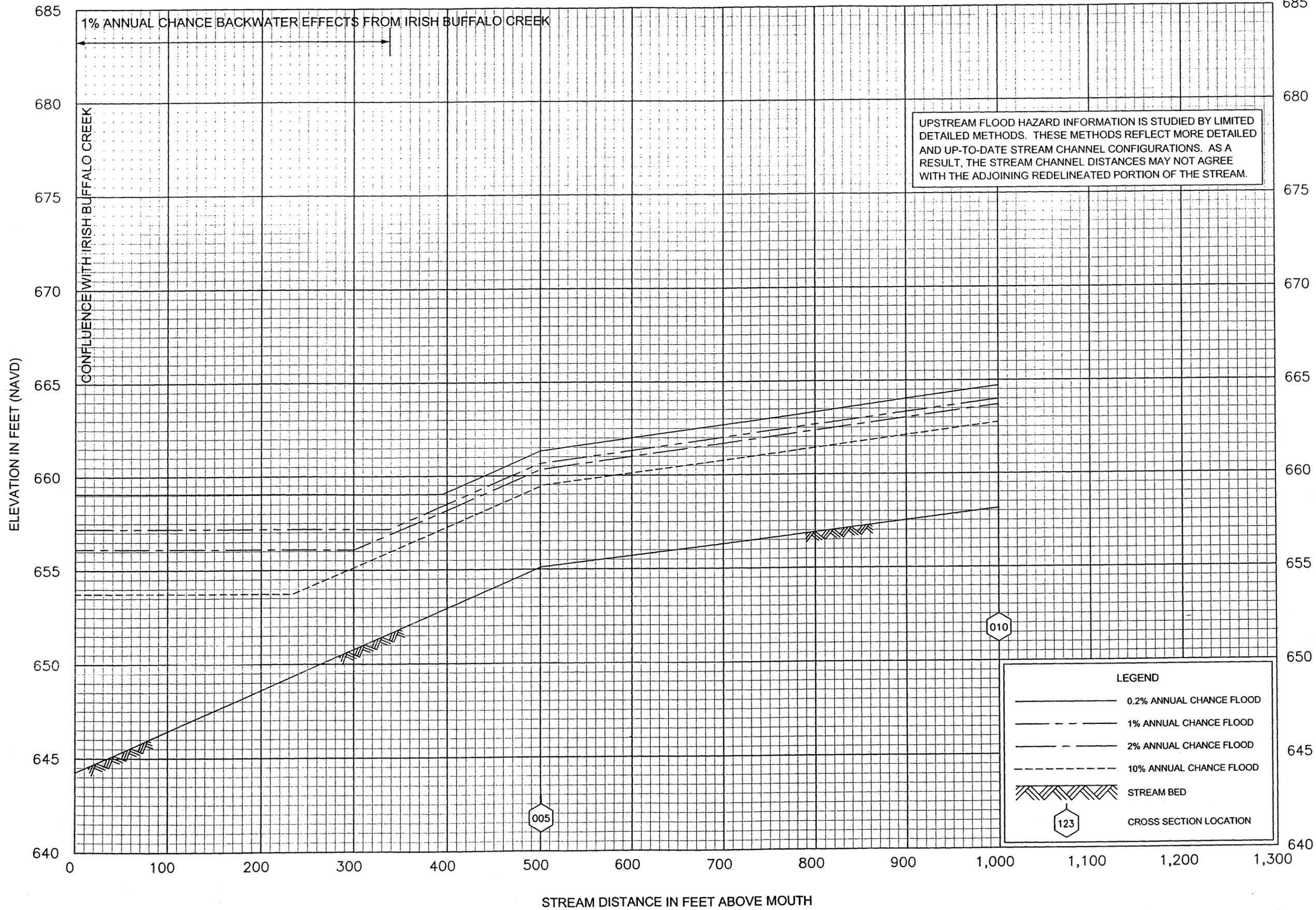
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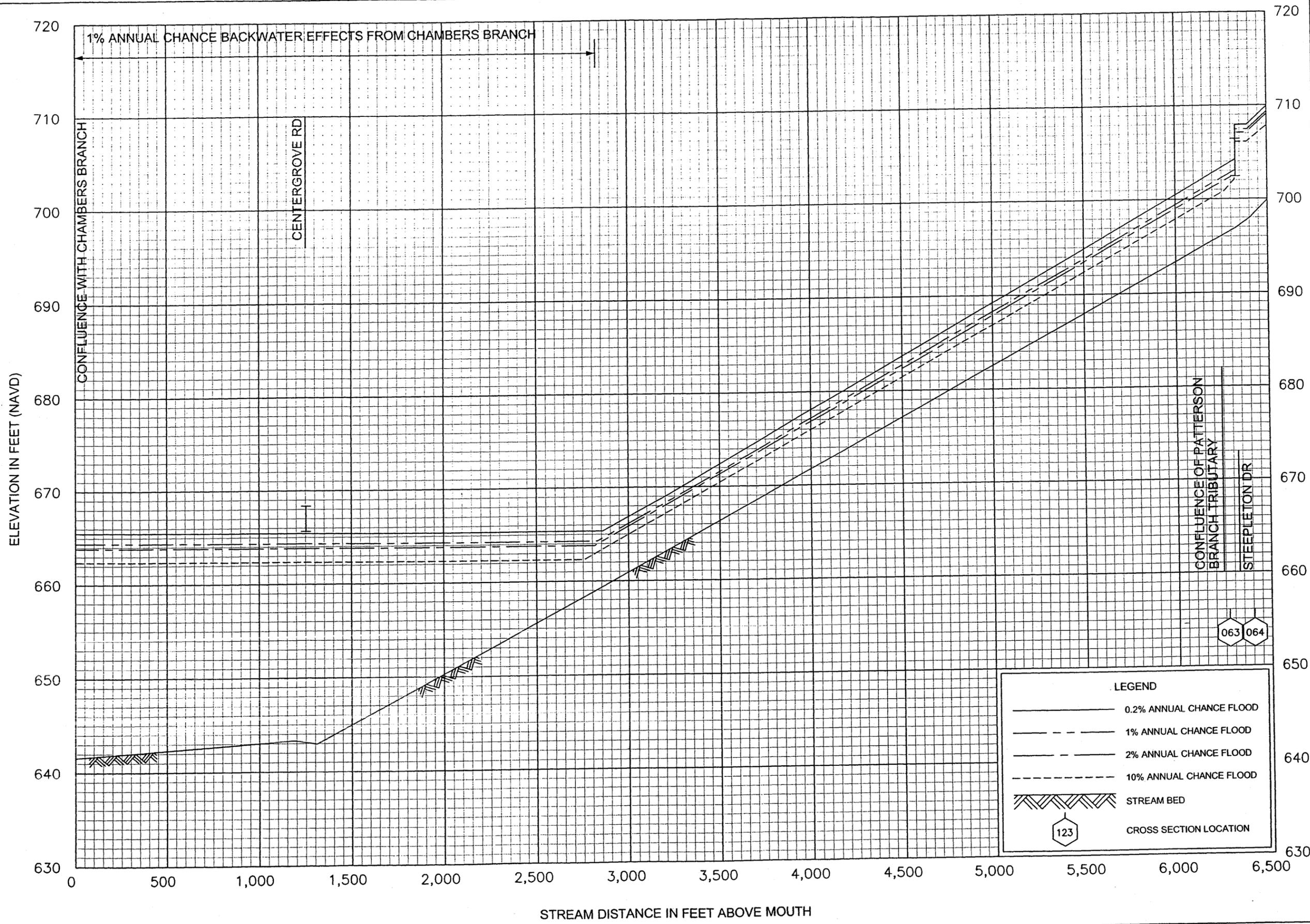
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OVERCASH BRANCH

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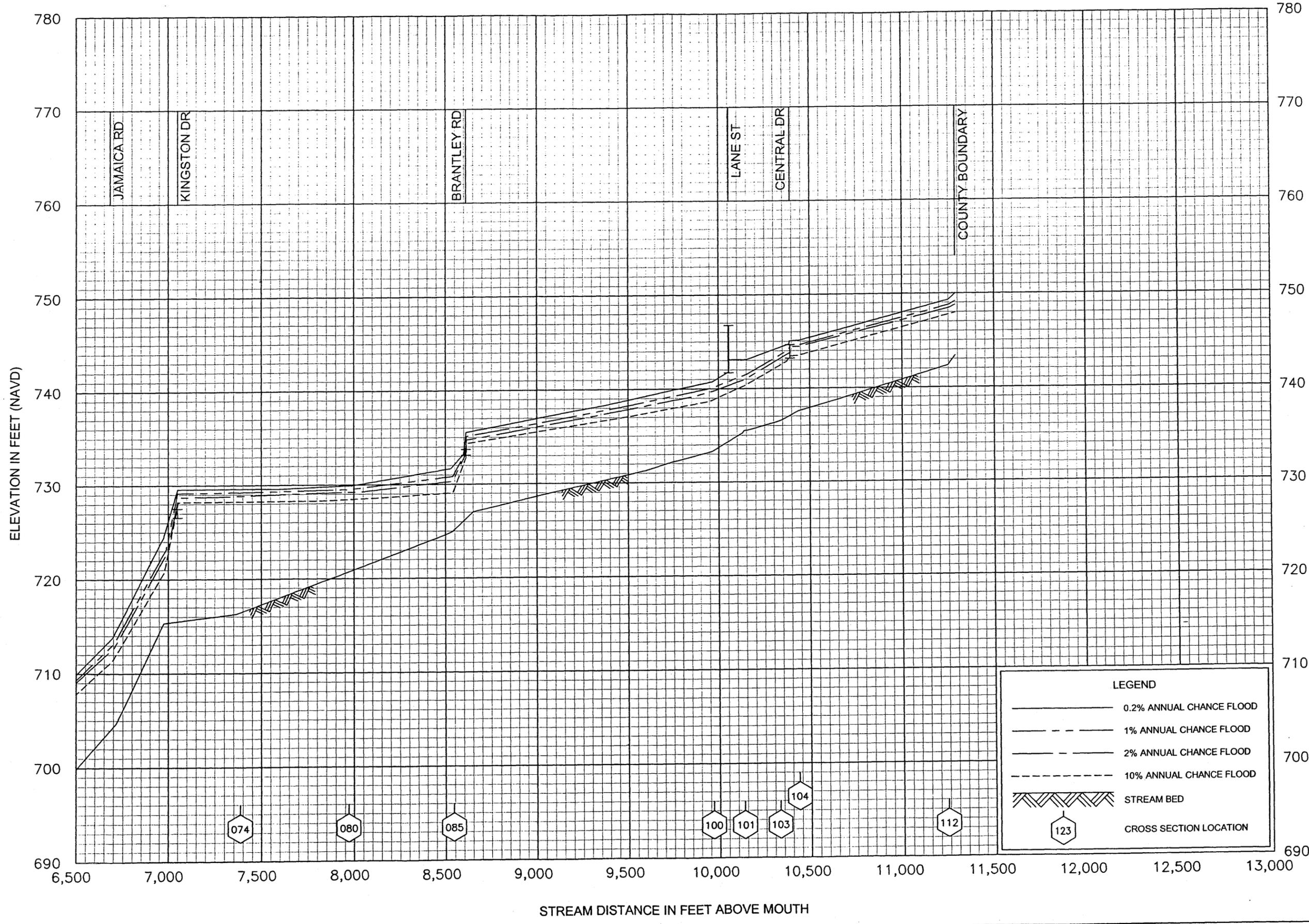
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PATTERSON BRANCH

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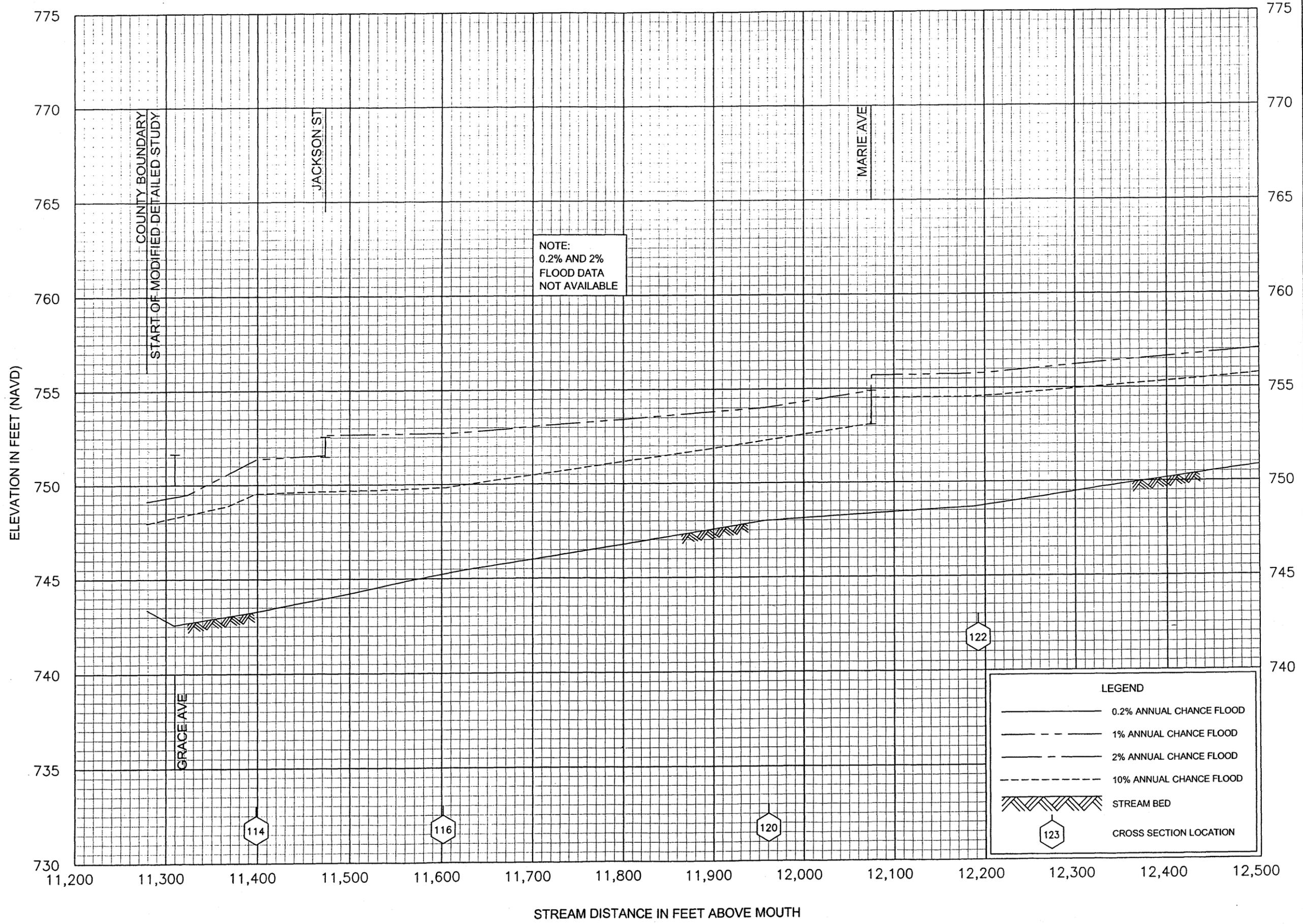
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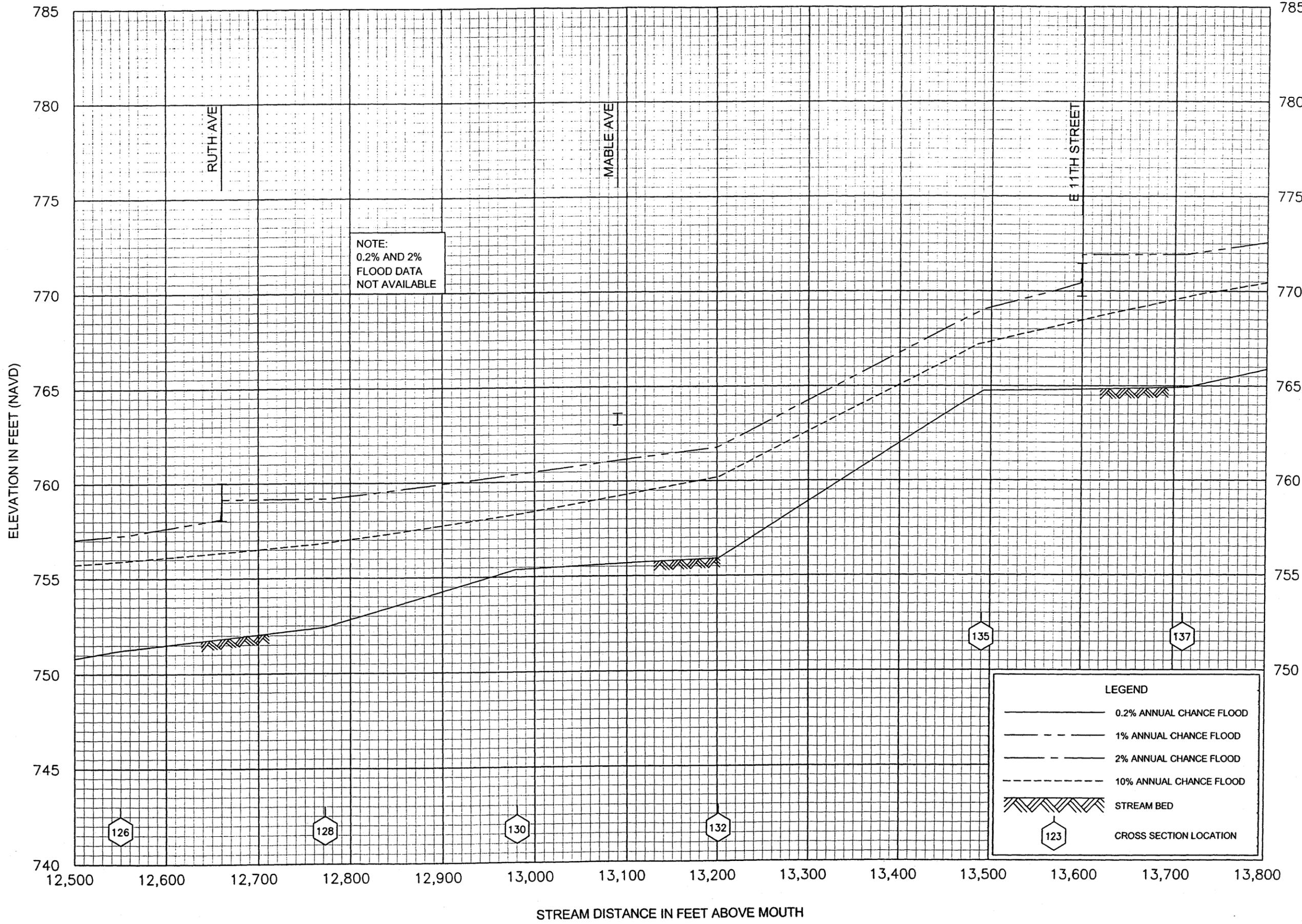
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**FLOOD PROFILES**  
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**CABARRUS COUNTY, NC**  
AND INCORPORATED AREAS



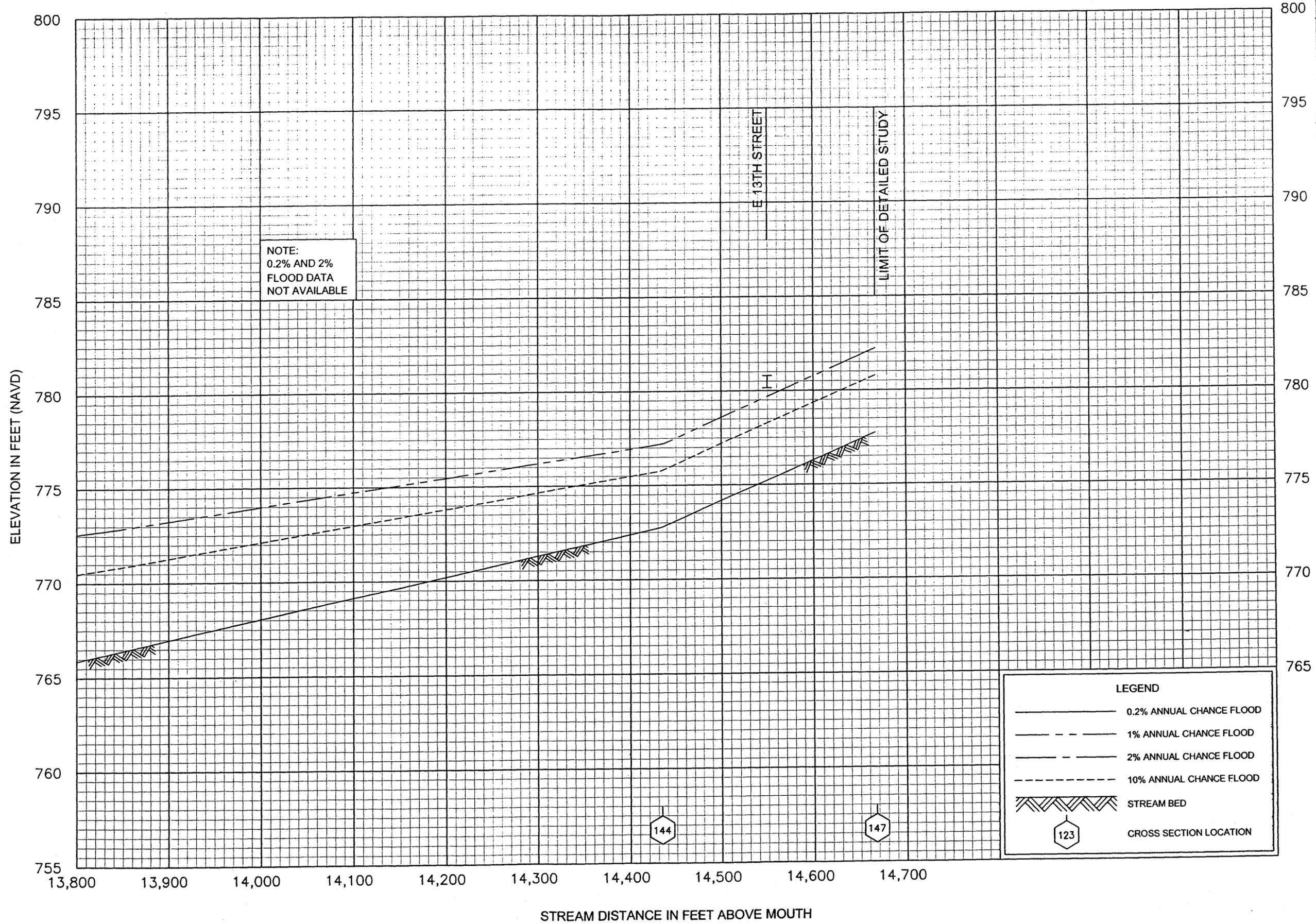
FLOOD PROFILES

PATTERSON BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

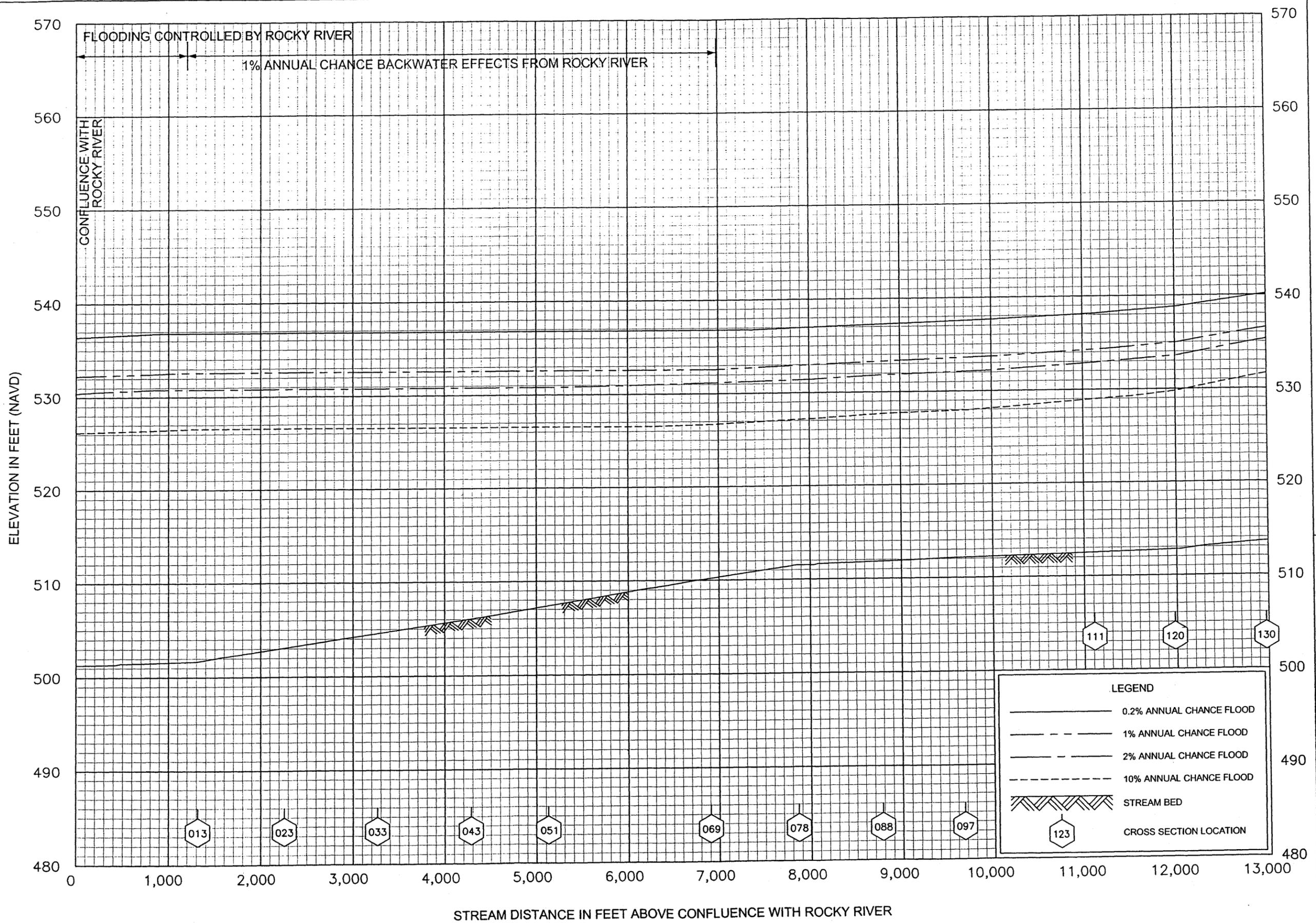
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

118P



FLOOD PROFILES  
PATTERSON BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



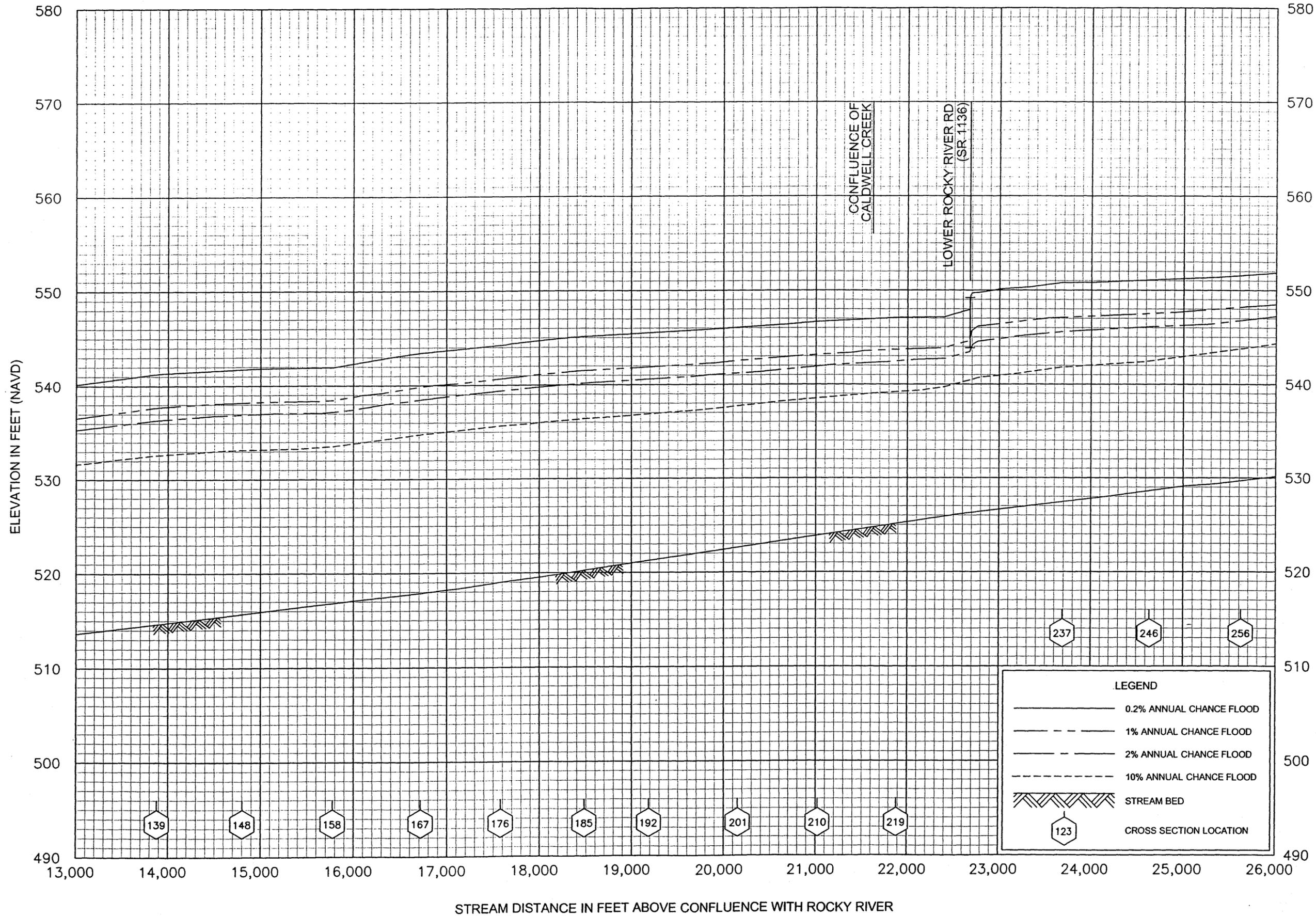
FLOOD PROFILES

REEDY CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY

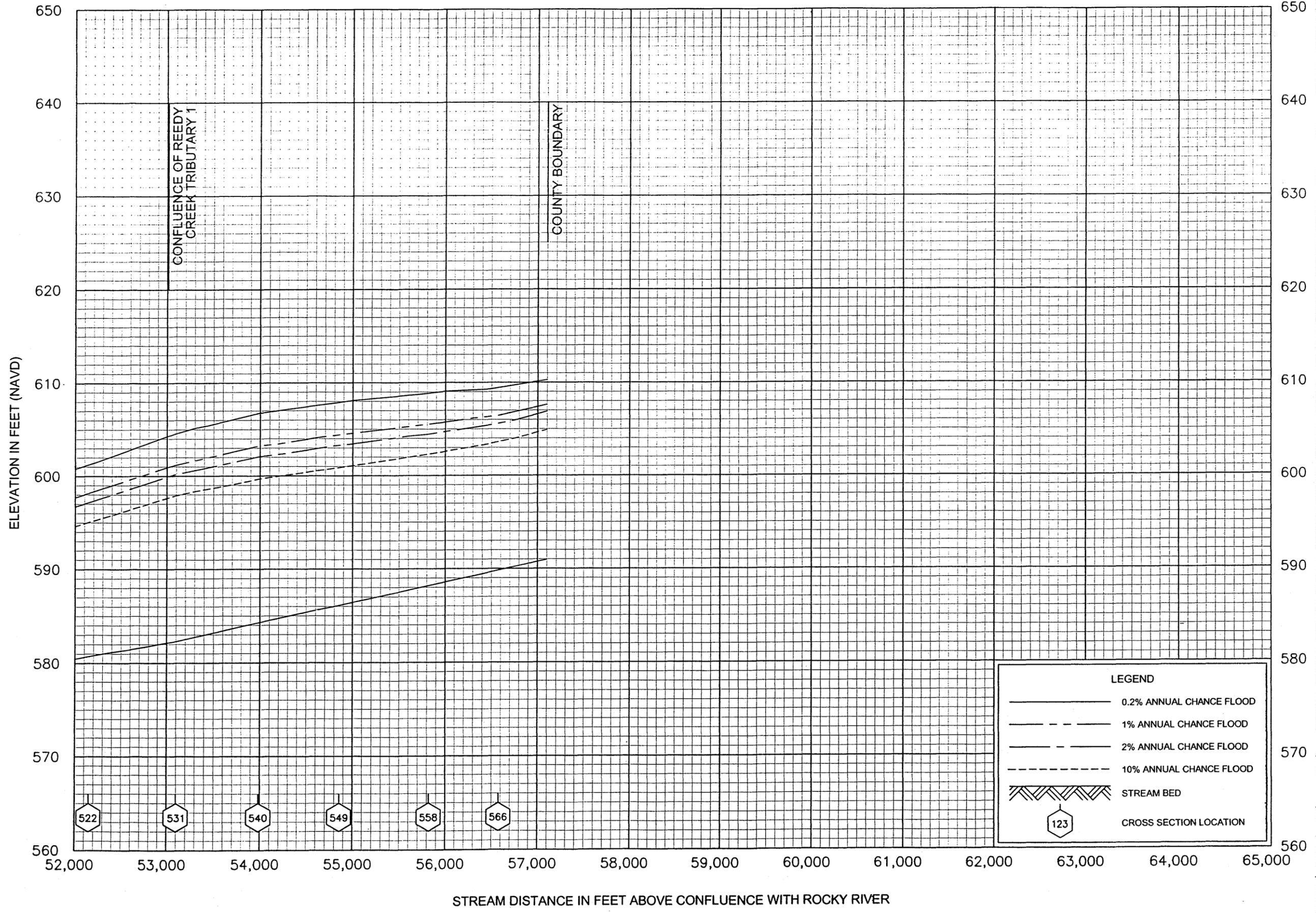
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

120P



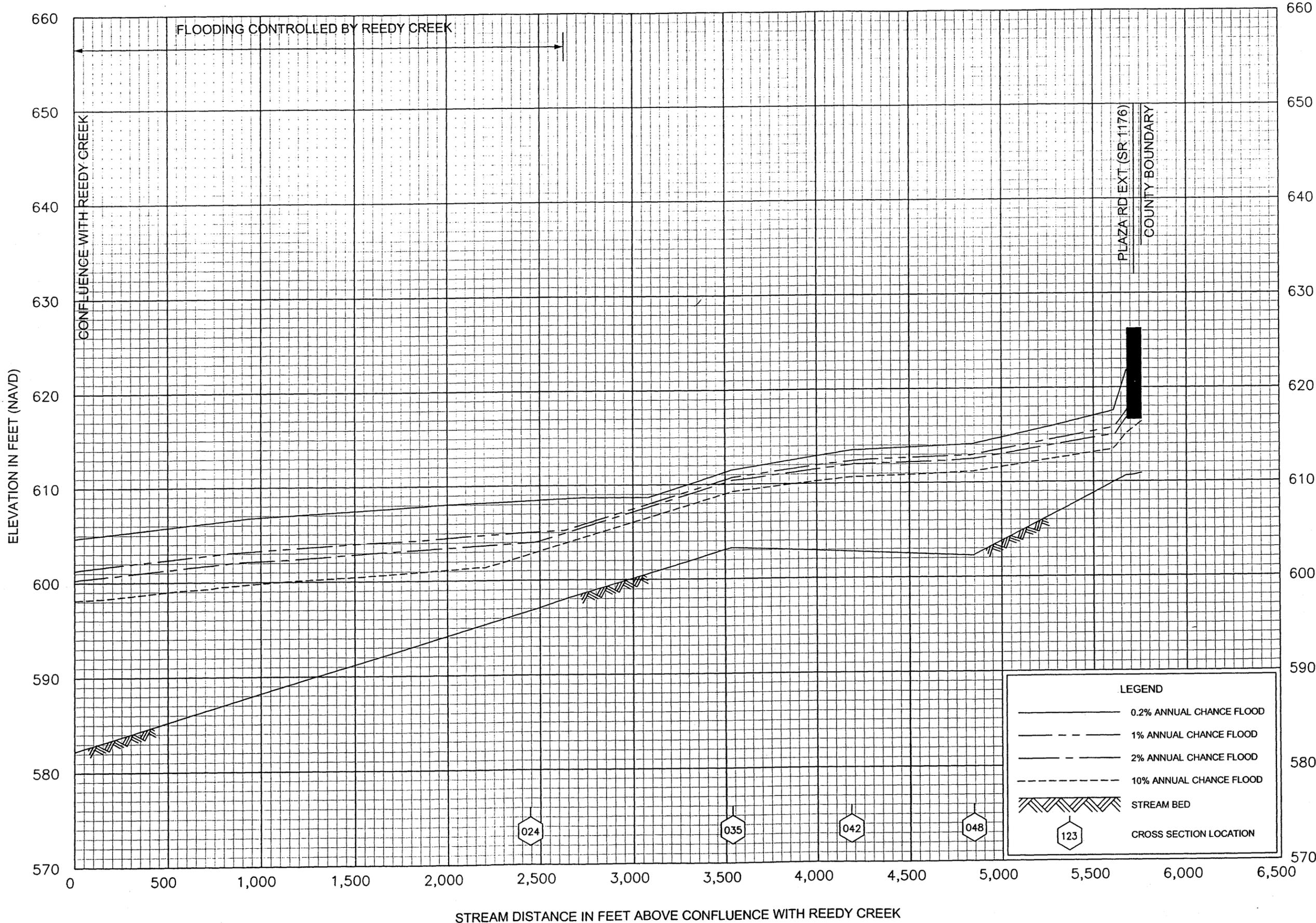






FLOOD PROFILES  
REEDY CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



FLOOD PROFILES

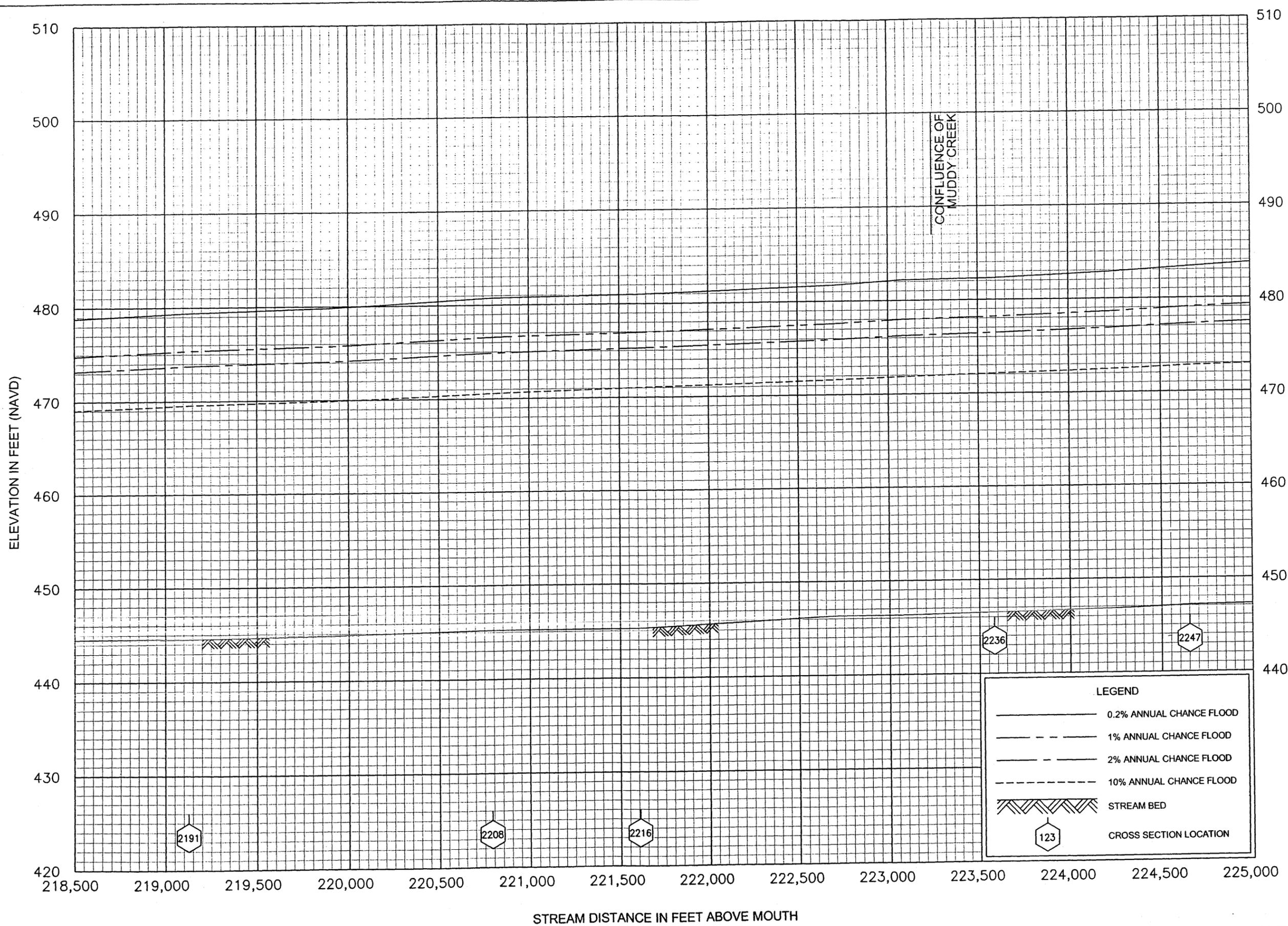
REEDY CREEK TRIBUTARY 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

125P





FLOOD PROFILES

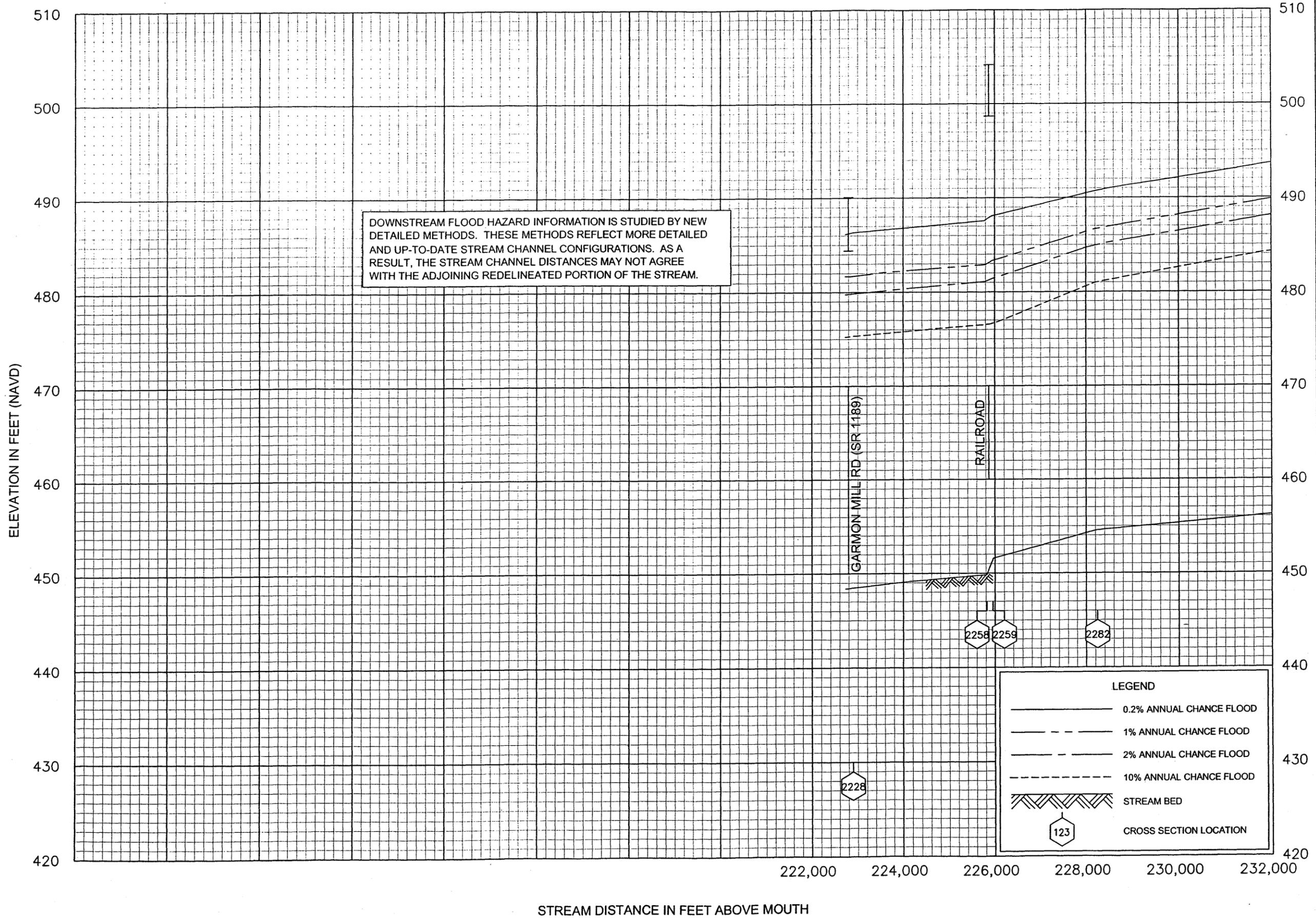
ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

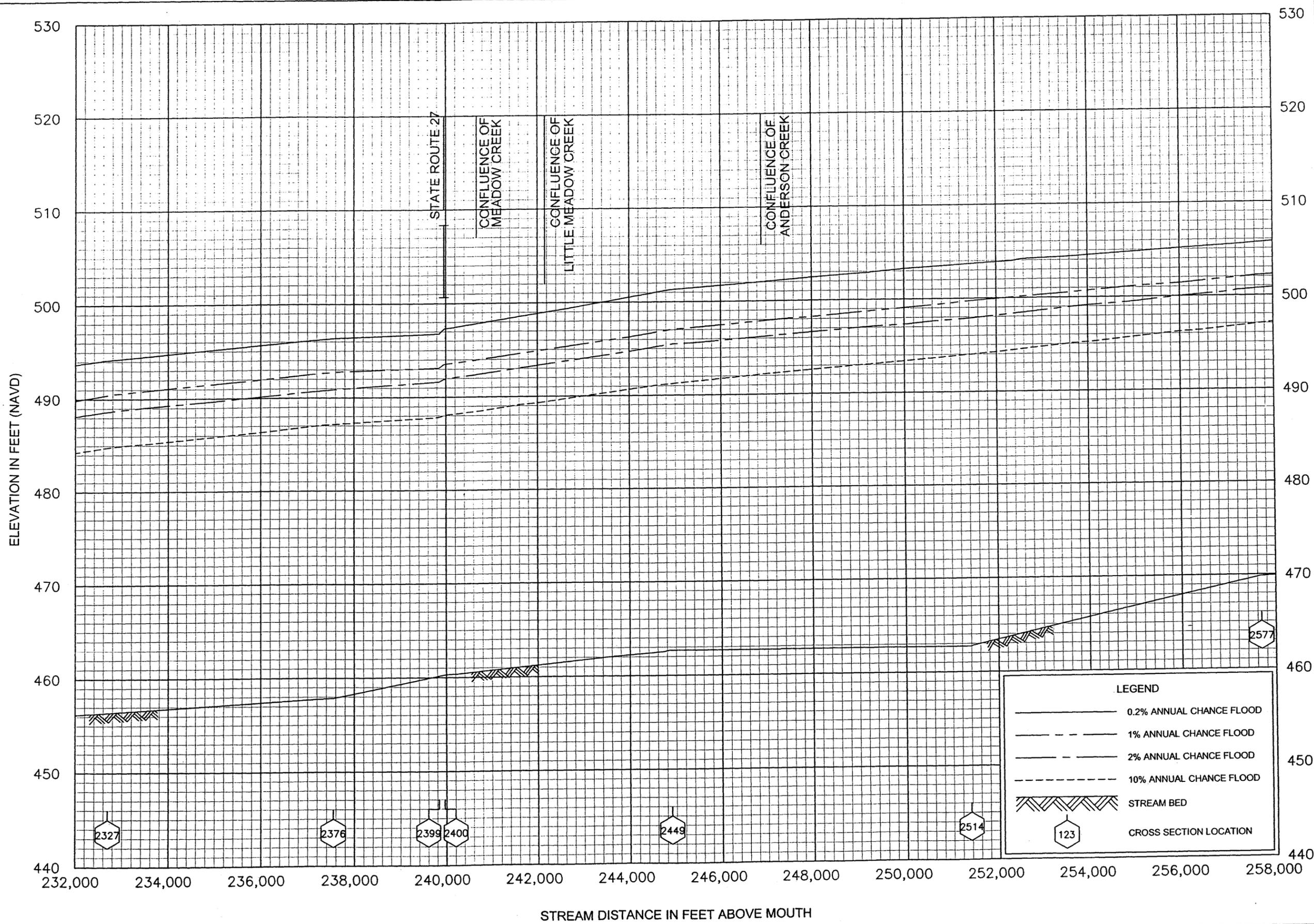
127P





FLOOD PROFILES  
ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



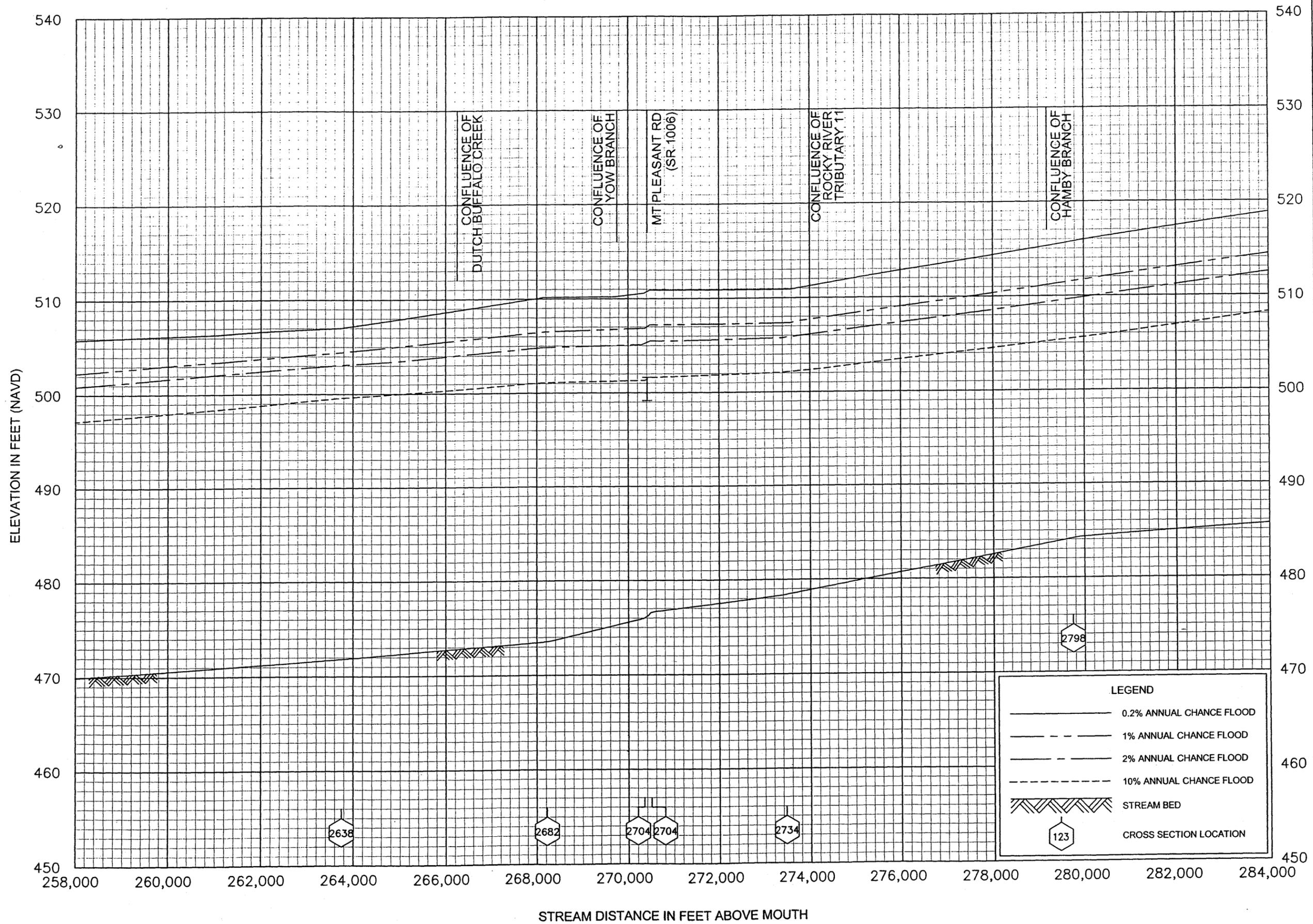
FLOOD PROFILES

ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

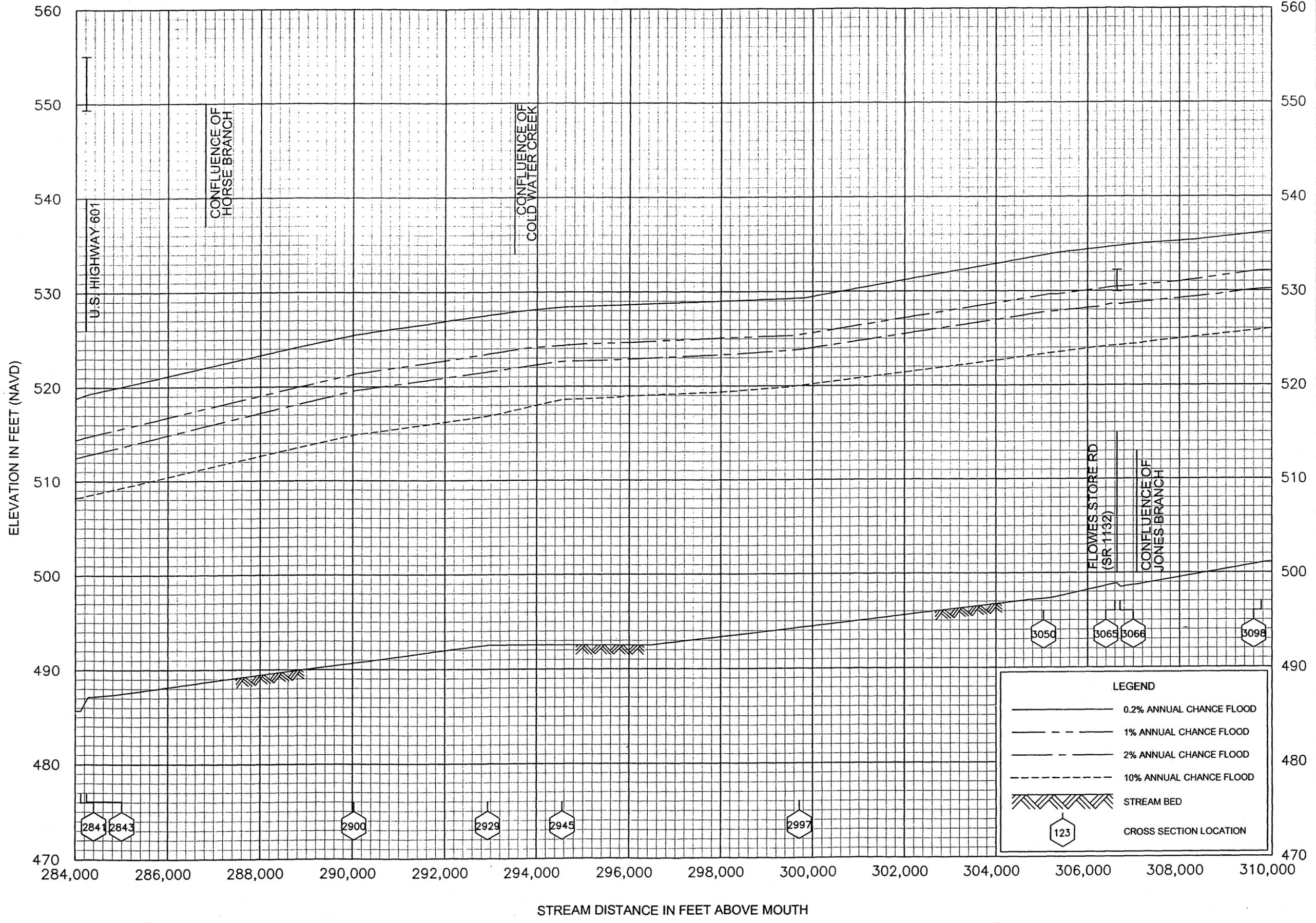
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

130P



FLOOD PROFILES  
ROCKY RIVER

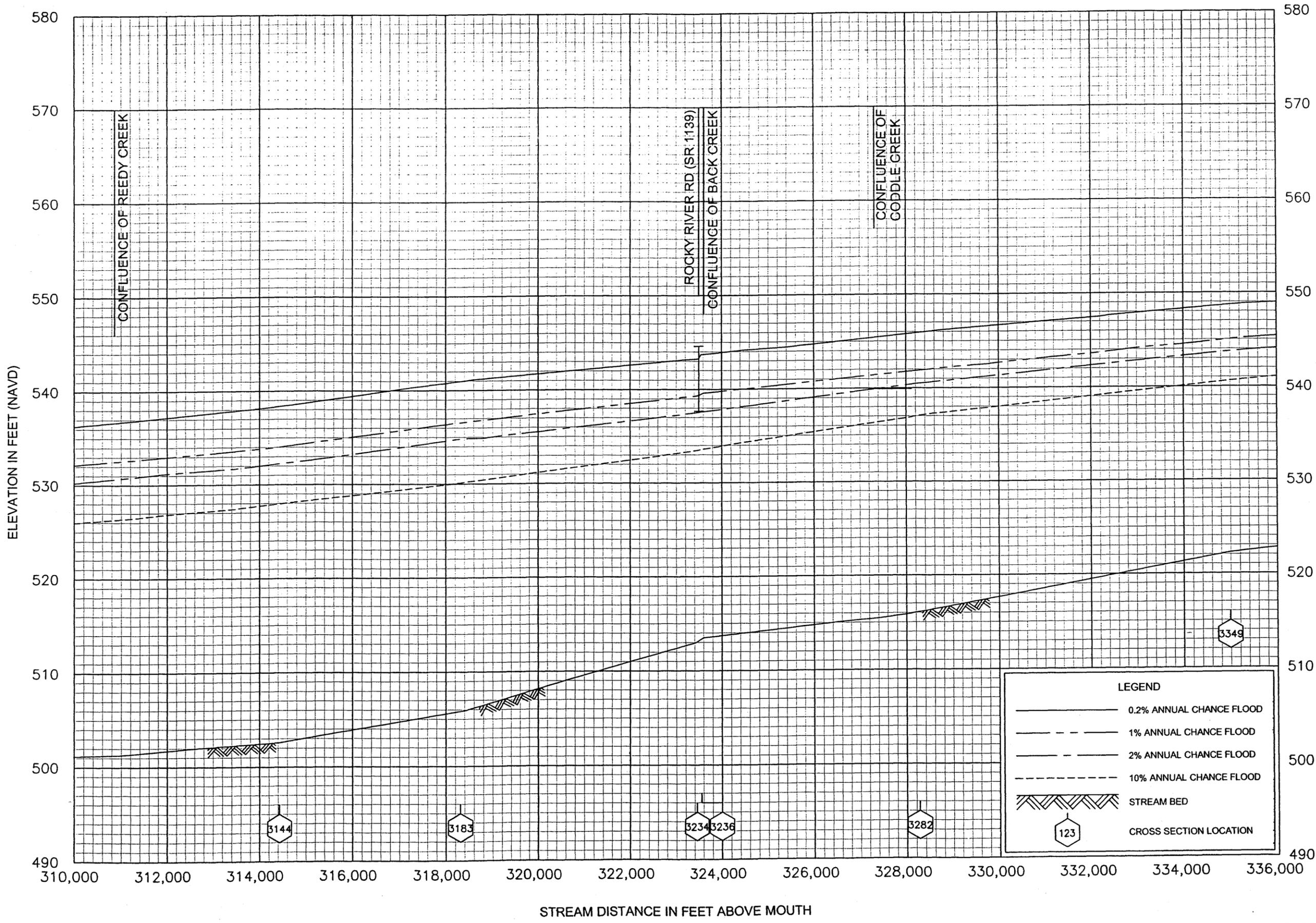
FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



FLOOD PROFILES  
ROCKY RIVER

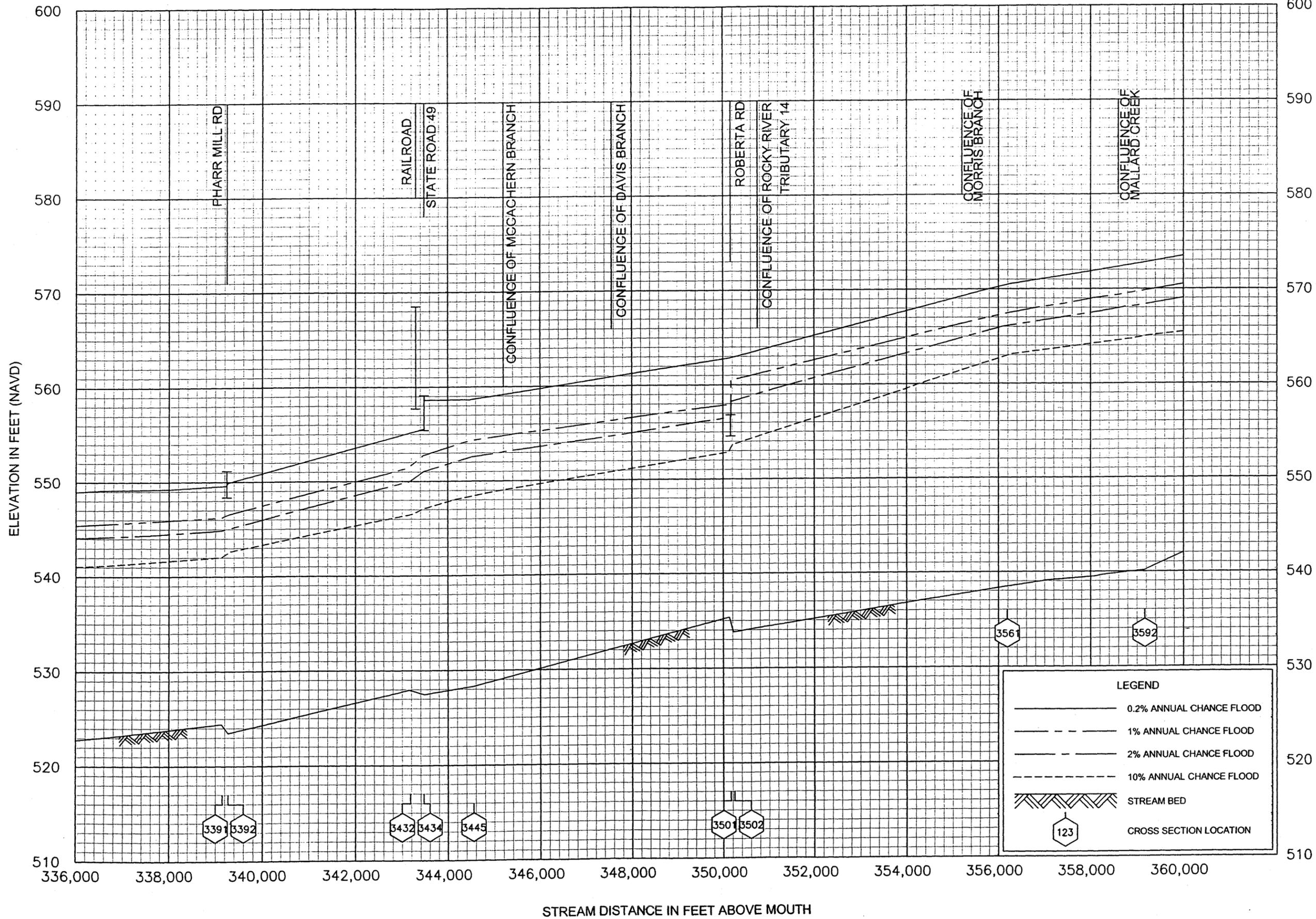
FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

132P



FLOOD PROFILES  
ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

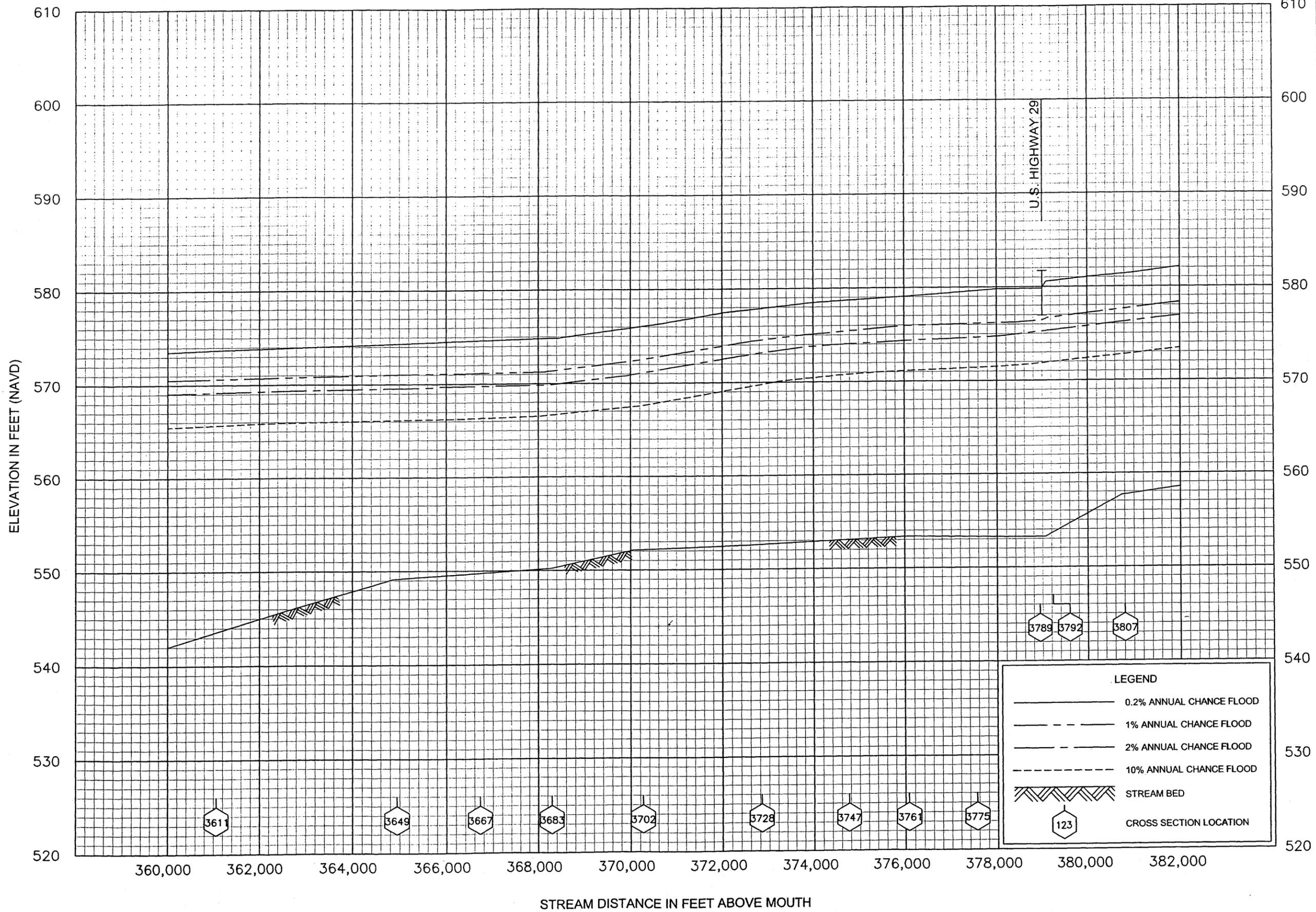


FLOOD PROFILES

ROCKY RIVER

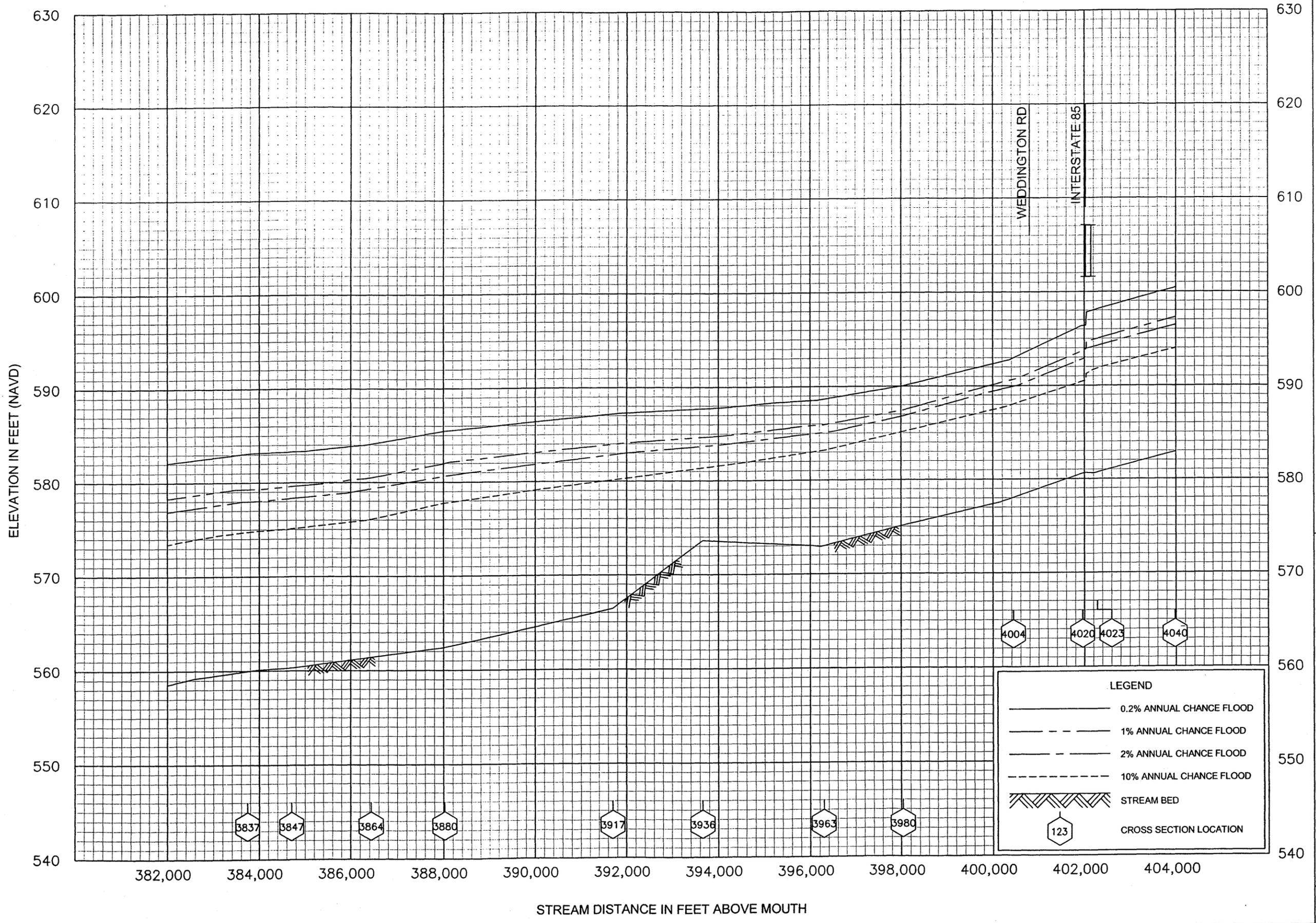
FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



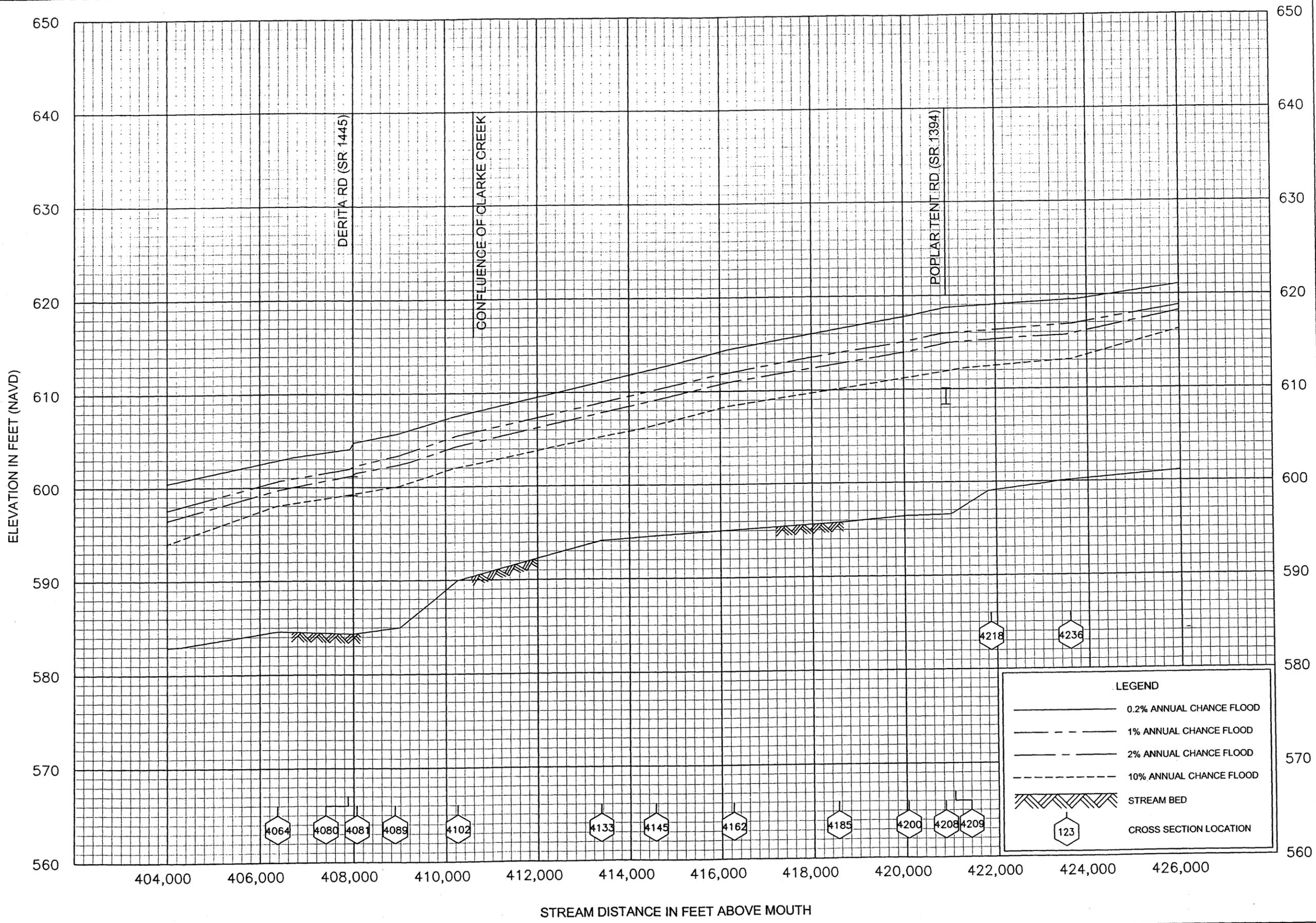
FLOOD PROFILES  
ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



FLOOD PROFILES  
ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



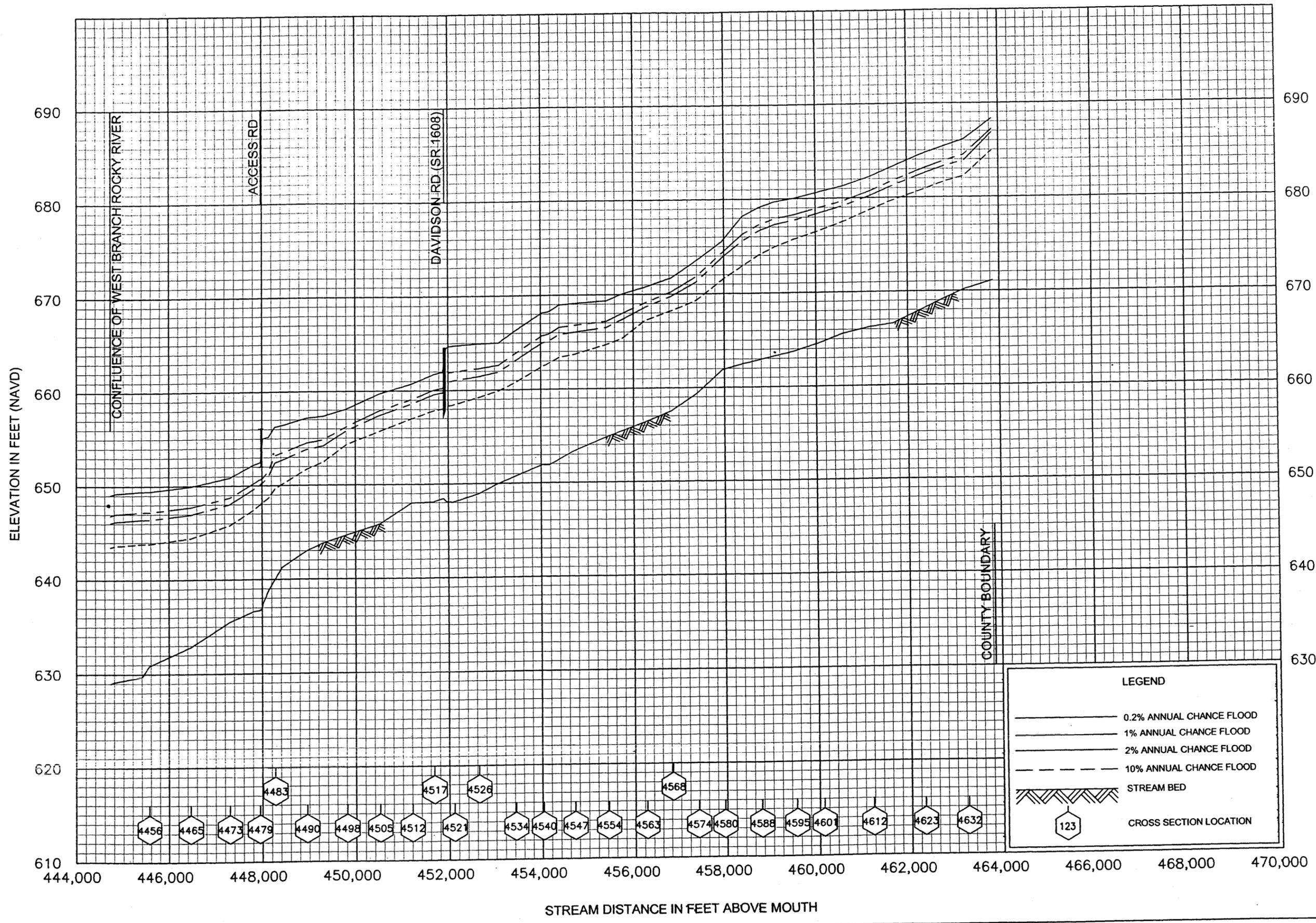
FLOOD PROFILES

ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS





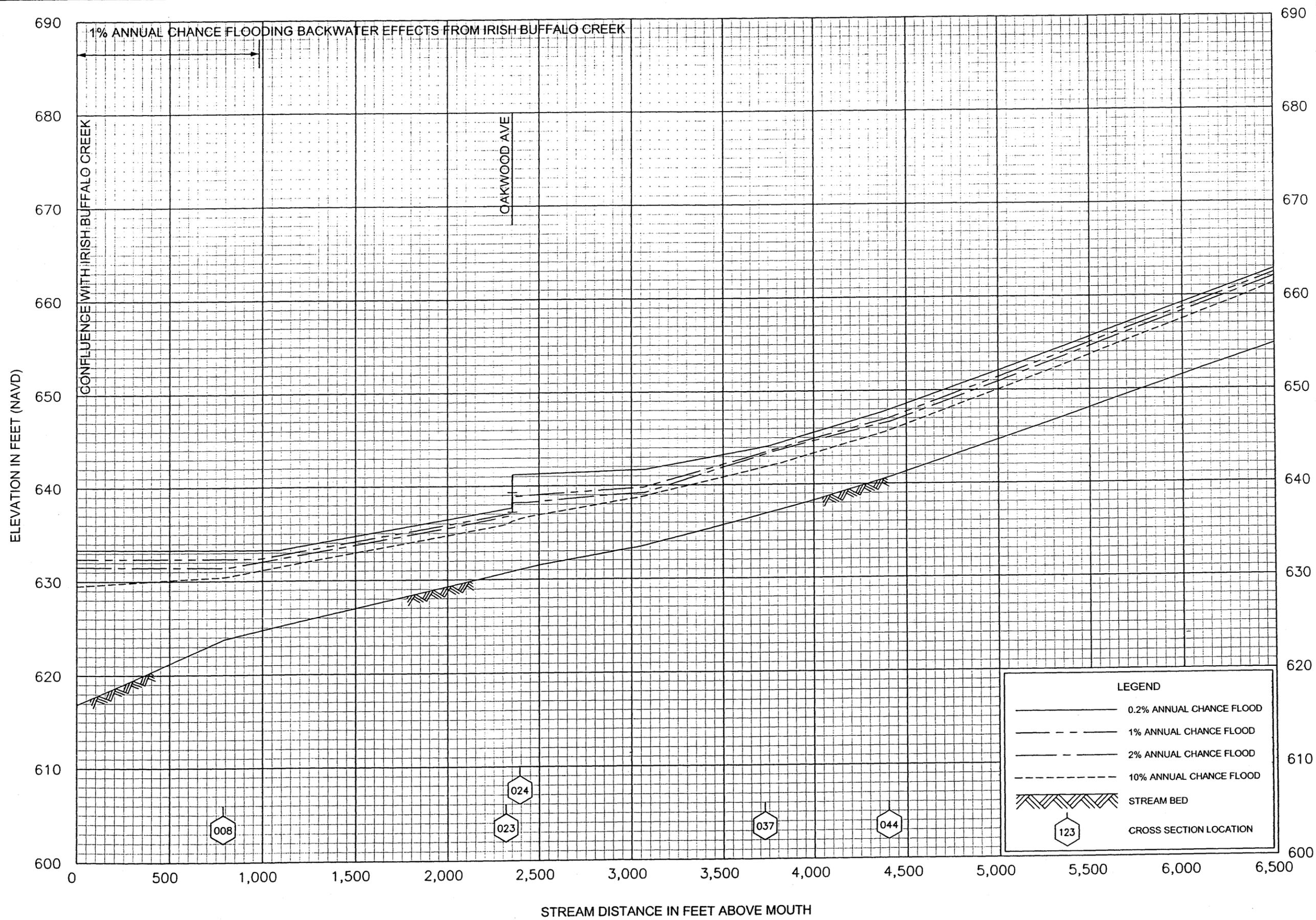
FLOOD PROFILES

ROCKY RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

139P



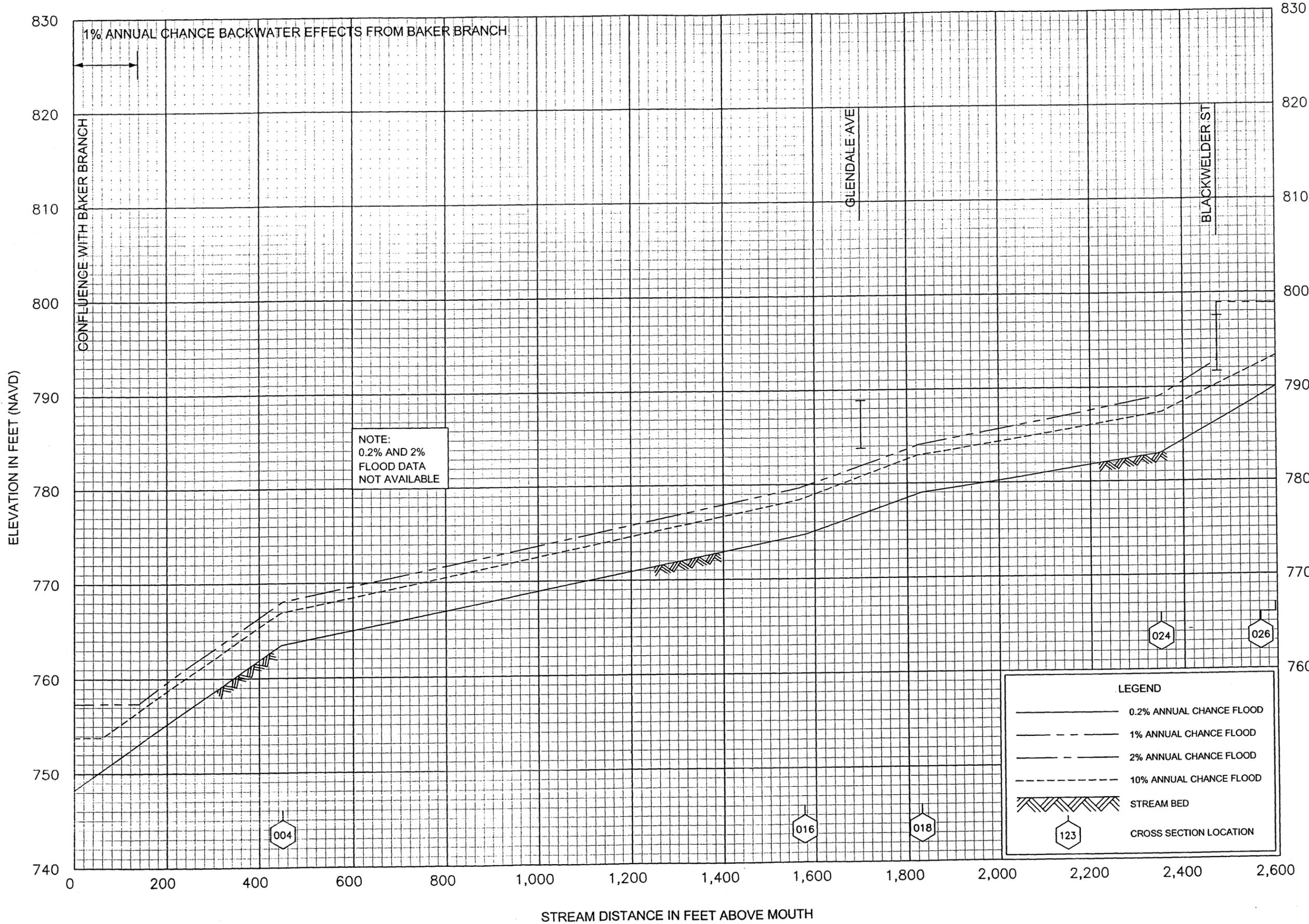
FLOOD PROFILES

ROGERS LAKE BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

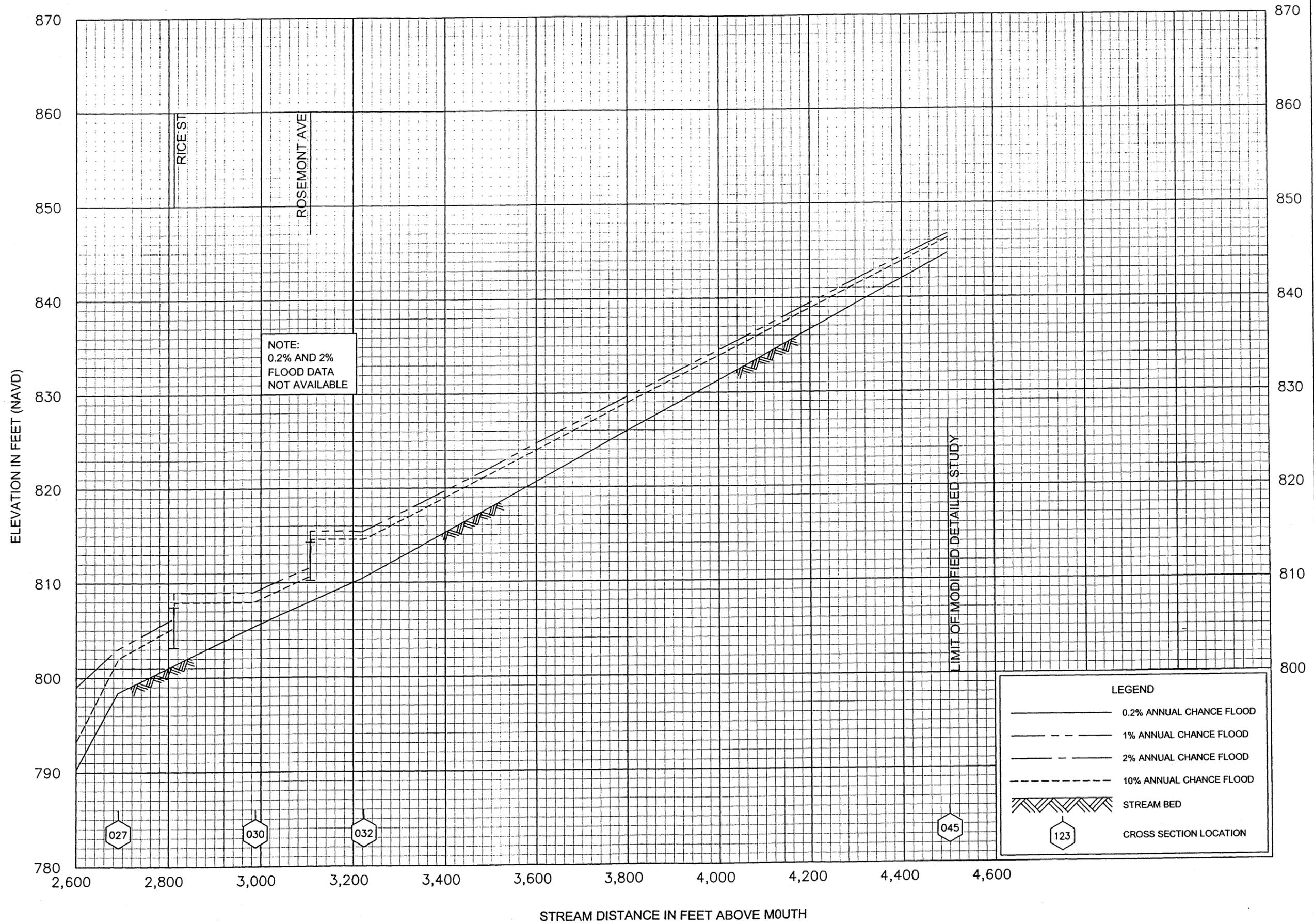
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS





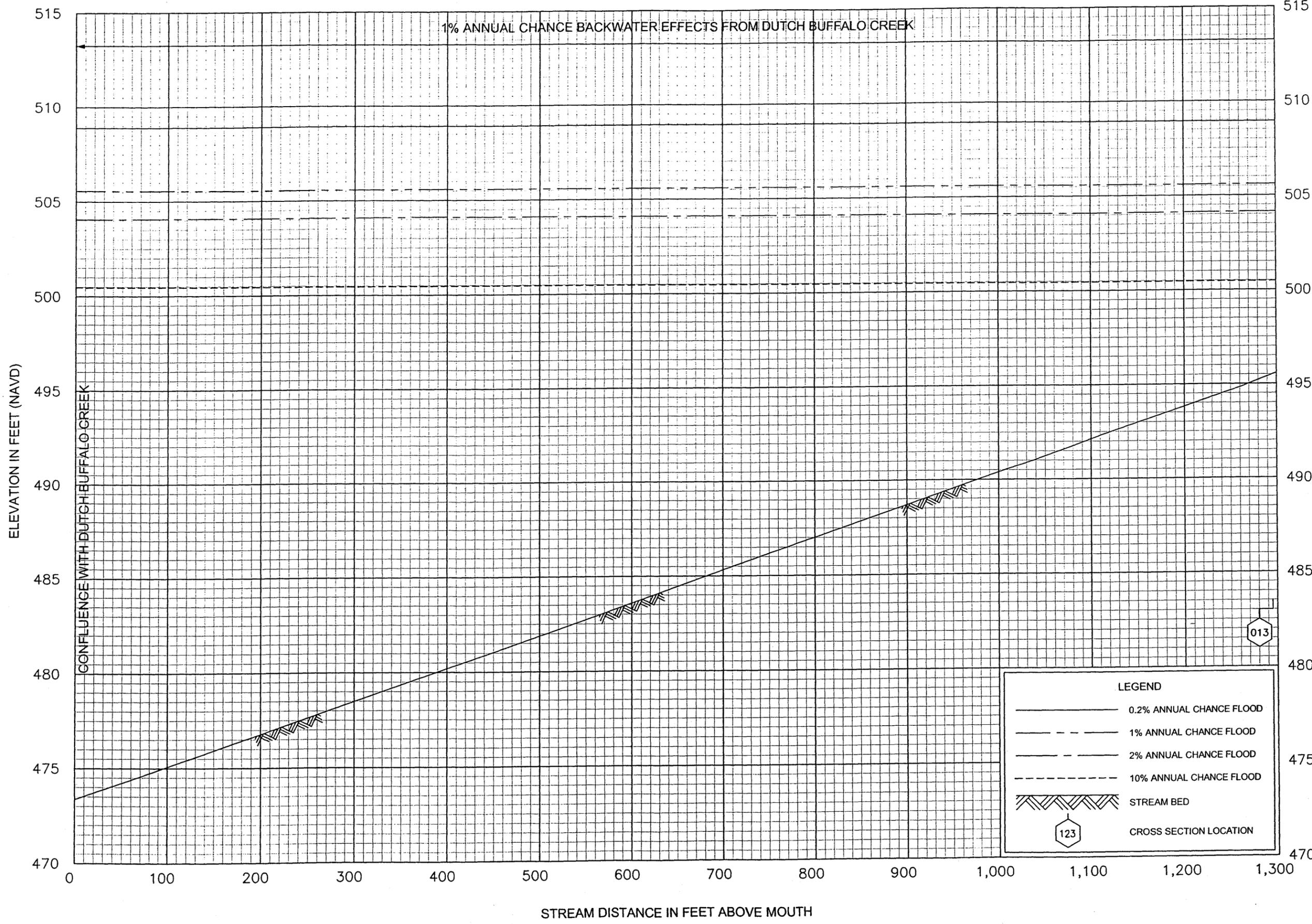
FLOOD PROFILES  
ROSE HILL BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



FLOOD PROFILES  
ROSE HILL BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

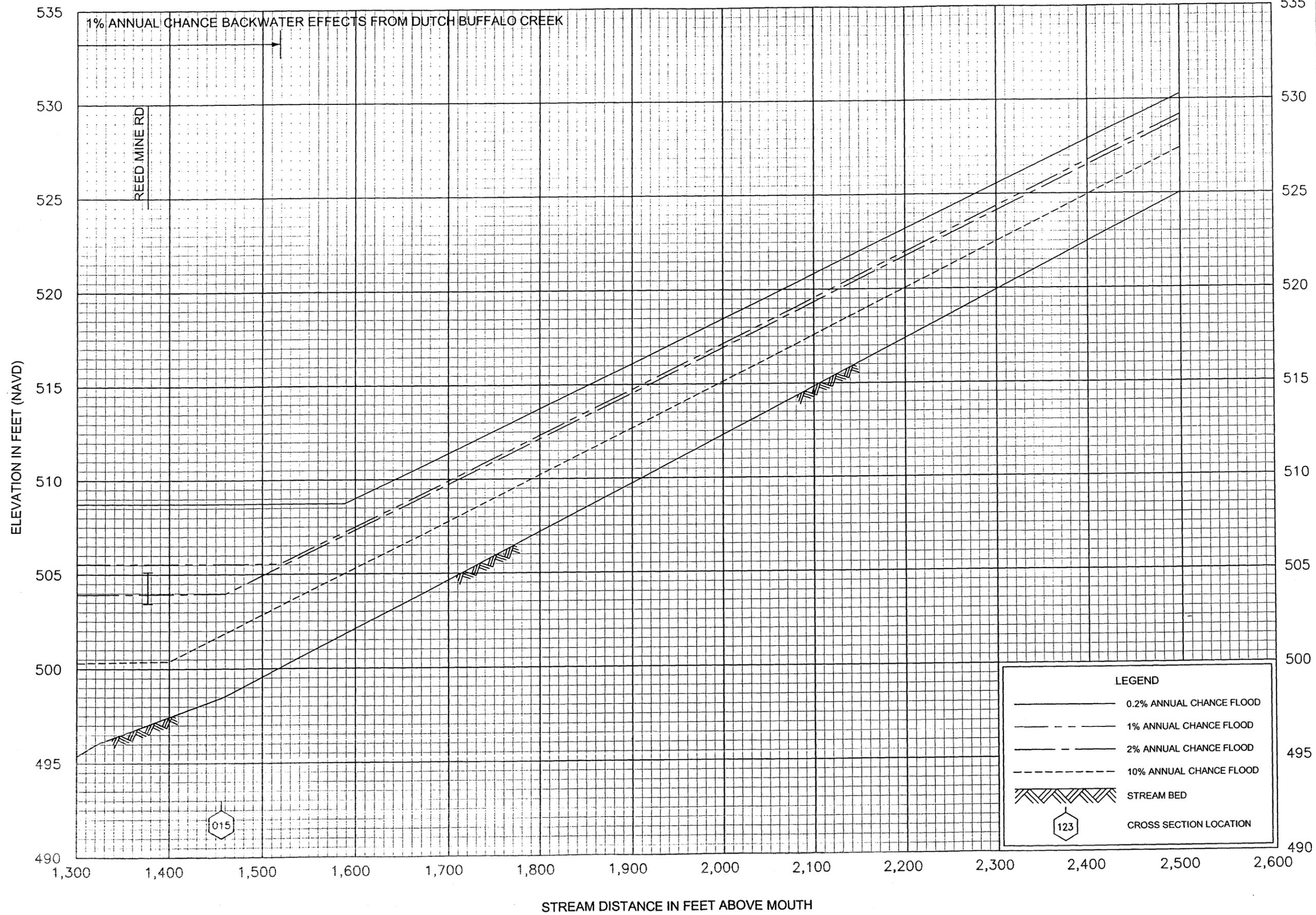


FLOOD PROFILES

SHINN BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



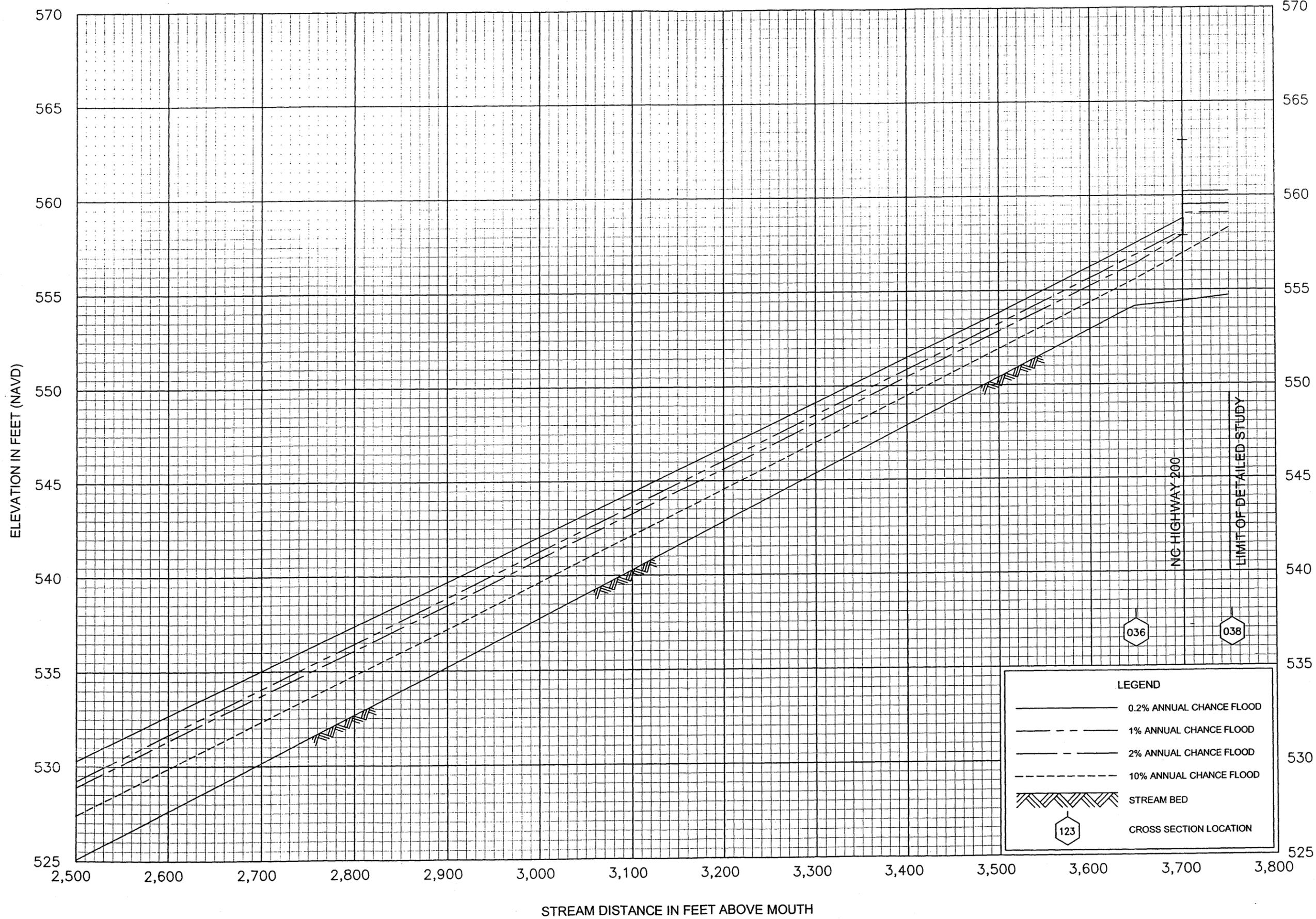
FLOOD PROFILES

SHINN BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

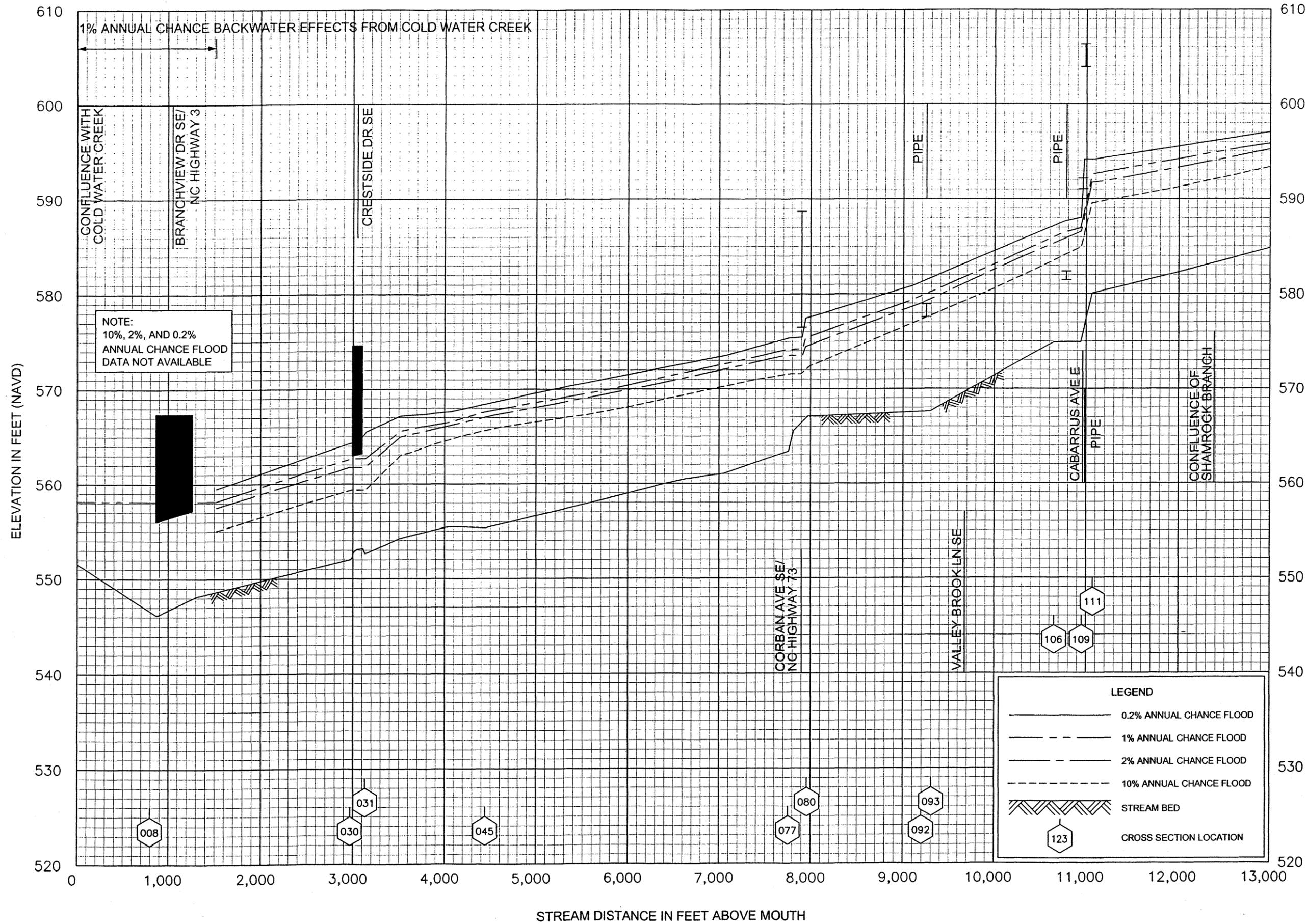
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

145P



FLOOD PROFILES  
SHINN BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

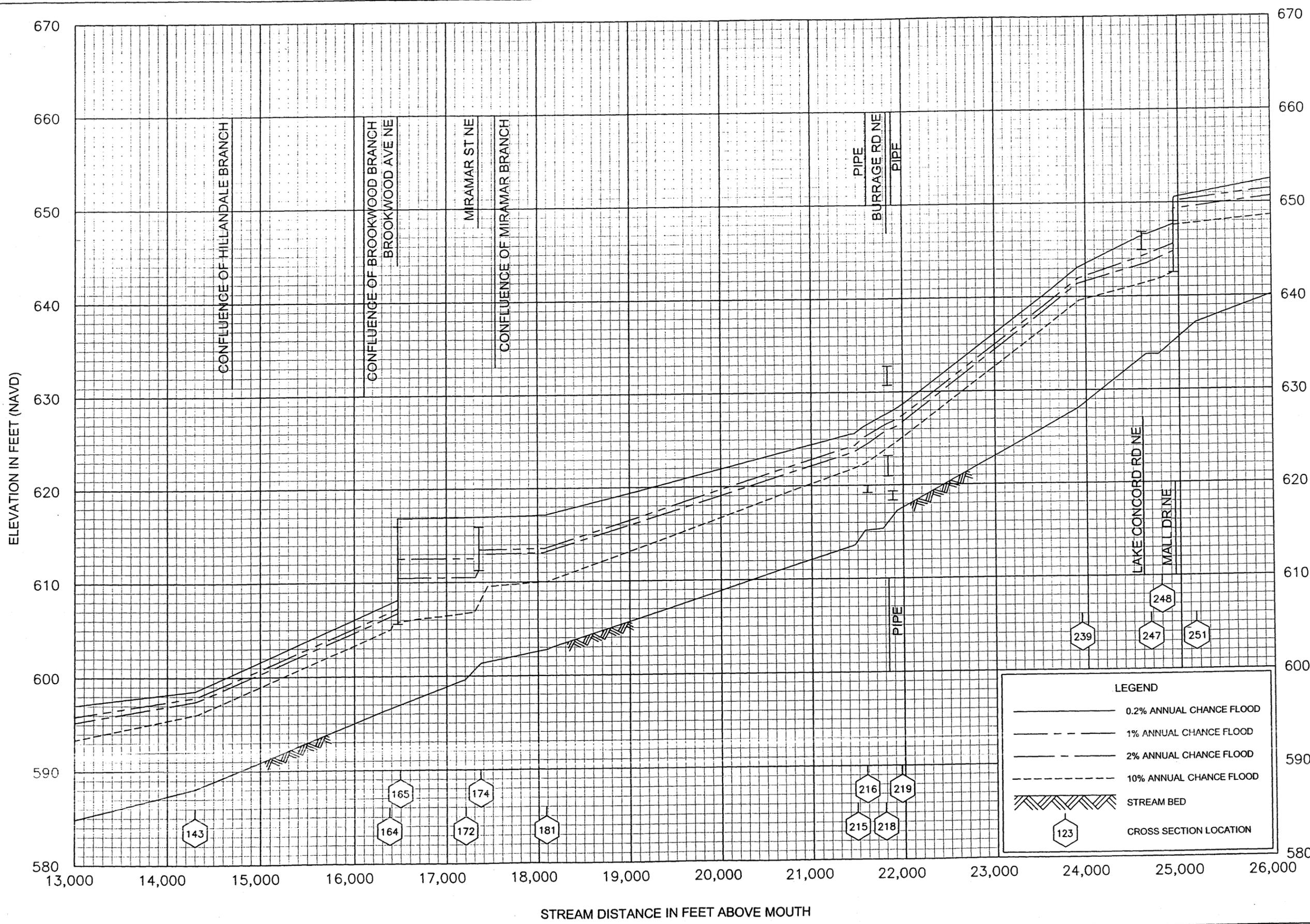


FLOOD PROFILES

THREEMILE BRANCH

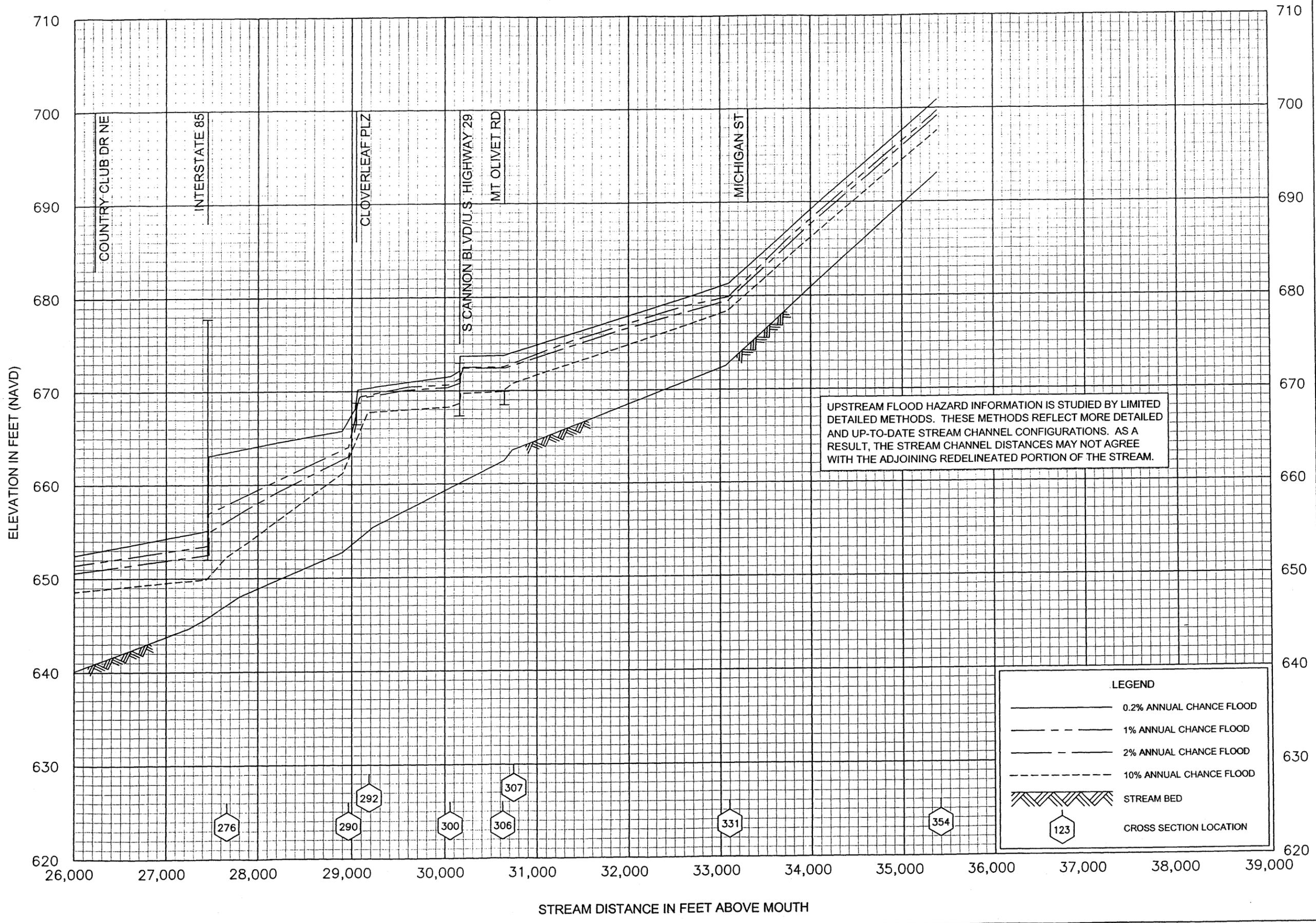
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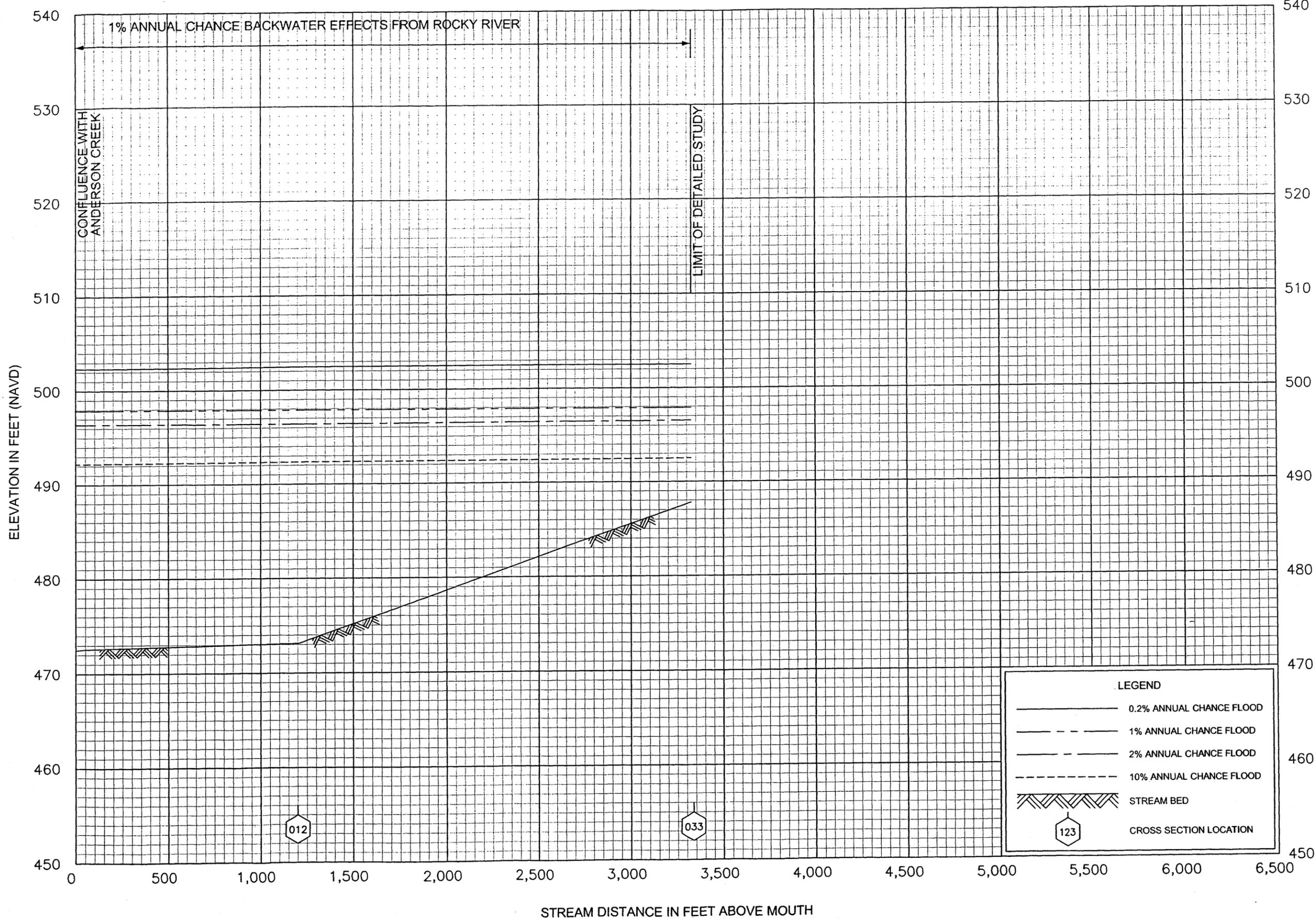
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS



FLOOD PROFILES  
THREEMILE BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY  
CABARRUS COUNTY, NC  
AND INCORPORATED AREAS





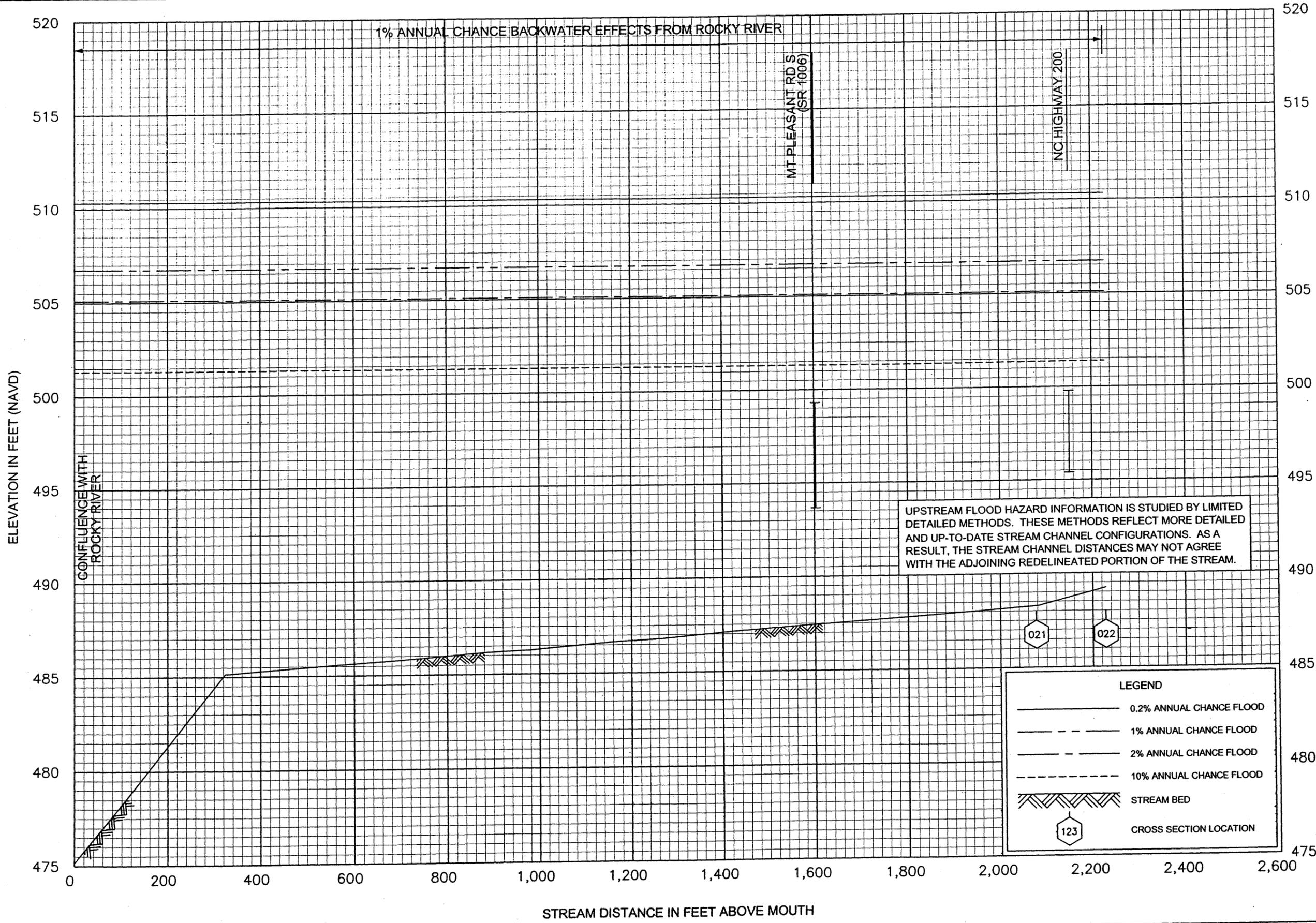
FLOOD PROFILES

TUCKER BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

150P



FLOOD PROFILES

YOW BRANCH

FEDERAL EMERGENCY MANAGEMENT AGENCY

CABARRUS COUNTY, NC  
AND INCORPORATED AREAS

151P