

Spring 2002

What's Inside

From the Chairman ..	2
CRS Workshop	2
NFIP Communities ...	2
Community Status Book	2
State Floodplain Mgmt Website	2
New in CRS	3
Map Modernization ..	4
New Technical Bulletins from FEMA	4
NFIP Seminars	5
Travel Trailer	5
New Flood Insurance Rates	5
USACE Studies	7
Submit-to-Rate Letters	7
2002 Worst Guest List	7
Floodplain Management Resources	8
Calendar	8

An Update on the NC Statewide Floodplain Mapping Program

Under the Cooperating Technical State agreement between the State of North Carolina, the Federal Emergency Management Agency (FEMA), and numerous other Federal, State, and local agencies, North Carolina is conducting a statewide floodplain mapping program. The program involves developing new elevation data, acquiring digital base mapping, performing updated engineering analyses, producing a digital Flood Insurance Rate Map (FIRM) for the State, supporting outreach for impacted communities and citizens, and implementing a state-of-the-art, dynamic Information Technology (IT) infrastructure.

First Preliminary FIRM Panels Issued

Scoping for Phase I (the 6 eastern river basins – Cape Fear, Lumber, Neuse, Pasquotank, Tar-Pamlico, and White Oak) is complete, and the map production process for these basins is underway. The first preliminary FIRM panels and Flood Insurance Study (FIS) Report were issued to Onslow County and municipalities within the county on January 15, 2002. The second county to receive new flood maps was Carteret County. Carteret County and affected municipalities within were issued preliminary copies of FIRM panels and the FIS report on February 26, 2002. For both Onslow and Carteret County, the preliminary FIRM panels and FIS Reports include the portion of the counties located in the White Oak River basin.

The outreach procedures designed for the North Carolina Floodplain Mapping Program include conducting a Preliminary Meeting and Public Participation Meeting when preliminary maps are issued. These meetings are conducted by staff of the North Carolina Floodplain Mapping Program and FEMA. The purpose of the Preliminary Meeting is to provide representatives of the county and incorporated communities an overview of the map production process, the map changes, the values and benefits of the new maps, and the ways in which the new maps should be used by the communities to reduce future losses due to flooding. The purpose of the Public Participation Meeting is to present the preliminary FIRM panels and FIS Report to impacted citizens and explain how the new maps will affect floodplain management and flood insurance decisions.

The Preliminary Meeting for Onslow County was held January 15, 2002, and the Public Participation Meeting was held February 19, 2002. The Preliminary Meeting for Carteret County was held March 5, 2002, and the Public Participation Meeting on April 17, 2002.

FMIS Now Online

The North Carolina Floodplain Mapping Information System (FMIS), an integral part of the North Carolina Floodplain Mapping Program, went online May 1, 2002. Using a map-based interface, it provides users three

—see *Mapping*, page 6

NCAAFPM Annual Conference to be Held in Atlantic Beach

The 2002 NCAAFPM Annual Conference will be held at the Sheraton, Atlantic Beach September 8-11. An exciting agenda of speakers and workshops are anticipated as well as field trips, evening social events and, of course, the Sunday afternoon golf tournament. Look for more information soon on the NCAAFPM website, www.NCAAFPM.org.



From the Chairman's Desk

This continues to be an exciting time to be involved in floodplain management in North Carolina. This issue of the Flash Flood News includes a multitude of information on a variety of topics, which I hope you will find helpful and informative. As I am writing this, we are just learning of President Bush's proposal to create a new Department of Homeland Security, which will be made up of several existing programs including FEMA. We will have to wait and see what the impacts of this new organization will be on floodplain management and mitigation, hopefully it will be a positive one.

As you probably know, personnel changes have taken place in the NC Division of Emergency Management. Director Eric Tolbert resigned to take a position in what will become the Department of Homeland Security and Mitigation Chief Gavin Smith has also resigned to accept a position in Raleigh with Durham Technologies. Both Eric and Gavin will be sorely missed, as they were staunch supporters of local flood hazard mitigation. They were always supportive of NCAFPM and ensured that our input was included on issues and programs impacting floodplain managers across the state.

As you know, the state (and local) budget crisis caused the postponement of our annual conference until September 8-11 at the Atlantic Beach Sheraton. It appears that the budget situation may not be much better in the new fiscal year, but we are still planning on having a great conference packed with workshops, presentations and social events providing a memorable experience for participants and families. Look for a brochure and information on the website in the next few weeks.

The much anticipated North Carolina Floodplain Mapping Information System (FMIS) is up and running on the www.ncfloodmaps.com site. We all need to become familiar with FMIS as it will become the quickest and easiest manner to access floodplain information and maps throughout the state. Currently the new maps for Onslow and Carteret Counties are available on the site. Try it; you'll like it!

And finally, the Association of State Floodplain Managers (ASFPM) national conference was held June 23-28 in Phoenix. Because of the state budget crises, adequate travel funds were not available for staff from the NC Emergency Management, Floodplain Management section to attend the conference. They were scheduled to teach a number of sessions and meet with FEMA and colleagues from other states. In response to this need, and recognizing the importance of having our State Floodplain Management program present, the NCAFPM Board of Directors voted in May to provide up to \$1500.00 to be used for expenses for State Floodplain Management staff to attend the conference. This action by NCAFPM should strengthen our relationship with the Division of Emergency Management and the staff presence at the conference should benefit NCAFPM and the State as well.

Hope everyone has a safe and flood-free summer.

Bill Tingle, P.G., CFM
NCAFPM Chairman

New NFIP Communities

Since October 1, 2001, the Federal Emergency Management Agency, has announced the following communities satisfactorily met the requirements for entry into the National Flood Insurance Program under the Emergency (E) or the Regular (R) program.

The North Carolina Division of Emergency Management applauds the governing boards for their efforts and is pleased to have these new communities in the NFIP. The Division looks forward to working with them in preventing damages and losses from flooding.

As of June 1, 2002 there are a total of 440 North Carolina communities participating in the NFIP, 95 counties and 345 municipalities. FEMA is currently processing the applications from LaGrange, Polkton, Tobaccoville, and Troy. ▲

Community	County	Eff. Date
Bethania	Forsyth	4/24/02 (R)
Black Creek	Wilson	4/25/02 (E)
Rural Hall	Forsyth	4/25/02 (R)

Community Status Book

Ever wonder how the State and FEMA keep up with all the communities with regards to their NFIP participation status, current map and FIRM dates? FEMA has a very helpful tool called a Community Status Book. This is a web-based document that is regularly updated and is available to you all as a reference tool online at the following website link - www.fema.gov/cis/nc.pdf. For Community Officials, this document may help you verify your current map dates with the Elevation, Floodproofing and V-zone Certifications as they are submitted to you through your Community's Floodplain Management program. ▲

State Floodplain Management Website

Our State Floodplain Management website is under construction. Please visit our website and let us know how we can make the site user friendly to communities, professionals and citizens. The website is located at www.ncem.org/mitigation. Then choose **Floodplain Management**.

— New in CRS —

New CRS Manual 2002

The Community Rating System (CRS) program announces the release of a new 2002 manual. This manual covers many changes and enhancements to the CRS credits and activities available to communities. The new manuals will be automatically shipped to all current CRS communities soon after its release scheduled for August 2002. The manual is planned to go online at www.FEMA.gov/nfip/crs prior to release, so, watch the website over the summer. For others interested in ordering the manual, please contact Gil Dunn, ISO/CRS Specialist, our NC point of contact for the CRS program, by email at gdunn@iso.com or by phone or fax at 919/847-0850. Your order will be placed on the waiting list.

Community Rating System Workshop

In announcing the new CRS manual, a Community Rating System workshop was held in Kinston on February 5-6, 2002. This workshop was conducted as a walk-through of the CRS program primarily geared toward new CRS communities or staff but a special printing of the 2002 CRS Manual was provided and the new changes were discussed. This class was conducted by Gil Dunn, CFM of the Insurance Services Office, Inc. located in Raleigh and Tammy Riddle, CFM of the NC Division of Emergency Management located in Kinston. The NCAFPM graciously sponsored all of the breaks throughout this workshop. In addition, this CRS workshop provided many of our current CFMs in NC with their needed continuing education credits (CECs) toward continuing their CFM certifications. In attendance, we had 36 community officials and consultants and 9 State and ISO representatives. About a third of all the community officials in attendance were already recognized as CFMs in North Carolina.

Discount for Non-SFHA Properties

One of the changes in the new manual is a new CRS discount for Non-SFHA (Non-Special Flood Hazard Area) properties in CRS communities with a CRS rating of Class 6 or better. The citizens of these communities, listed at right, will now benefit from a 10% reduction in their non-floodplain flood insurance policies. Please note that this discount does not apply to Preferred Risk policies because they already have a lower premium than other policies.

Community Name	Current Class	Discount for SFHA	Discount for Non-SFHA
Kitty Hawk, Town of	6 (eff. 10/1/02)	20%	10%
Nags Head, City of	6	20%	10%
Southern Shores, Town of	6	20%	10%
Topsail Beach, Town of	6 (eff. 10/1/02)	20%	10%
Wrightsville Beach, Town of	5	25%	10%

Communities Improve CRS Rating

We would like to recognize the CRS Communities that have improved their CRS rating. A lot of hard work and effort has been put forth by these communities to better protect their citizens and their property. These new CRS classifications have been verified and recommended to FEMA, and the new CRS classification for each of the following communities will become effective on October 1, 2002. Note that the citizens of these communities will receive an additional discount on all standard flood insurance policies as listed in the table at right. ▲

Community Name	Class, effective October 1, 2002	Discount for SFHA	Discount for Non-SFHA
Greenville, City of	8	10%	5%
Kitty Hawk, Town of	6	20%	10%
North Topsail Beach, Town of	7	15%	5%
Ocean Isle Beach, Town of	7	15%	5%
Pine Knoll Shores, Town of	7	15%	5%
Pitt County (new to CRS)	9	5%	5%
Rocky Mount, City of	8	10%	5%
Topsail Beach, Town of	6	20%	10%
Washington, City of	8	10%	5%

New Technical Bulletins from FEMA

New Technical Bulletin 11-01

Crawlspace Construction for Buildings Located in Special Flood Hazard Areas.

Revised Technical Bulletin 10-01

Ensuring That Structures Built on Fill In or Near Special Flood Hazard Areas Are Reasonably Safe From Flooding.

All of FEMA's Technical Bulletins and TB Guide '01 are available online at www.fema.gov/mit/techbul.htm or you can order them in quantity along with other publications through FEMA Publications at:

FEMA
Attn: Publications
PO Box 7027
Washington, D.C. 20024

Phone: 1-800-480-2520
Fax: 301-362-5335

FEMA's Strategy to Implement Map Modernization and the North Carolina Flood Mapping Program

Proposed Fiscal Year 2003 Funding for Map Modernization

The President's Fiscal Year (FY) 2003 budget proposal recognizes that up-to-date, accurate flood maps are needed to assist rebuilding after disasters and to steer future development away from floodplains. The proposal acknowledges that inadequate funding hinders FEMA's flood hazard mapping program and floodplain management efforts that result. Thus, the budget proposal includes a \$351 million request for initiating FEMA's map modernization plan; \$51 million will come from existing fee sources, and \$300 million from new discretionary funding. The \$300 million in funding will be used to begin the upgrade of the nationwide flood map inventory. FEMA plans to stretch this funding by obtaining an aggregate state/regional/local contribution of at least 20% for all newly initiated Cooperating Technical Partners (CTPs). In addition, the Administration has indicated a long-term commitment to map modernization by projecting budget authority for flood mapping on the order of \$360 million to \$380 million in subsequent years.

Government Performance and Results Act Performance Measures

FEMA adopted the following Government Performance and Results Act (GPRA) performance measures for the proposed \$351 million for map modernization:

- Reducing the average age of flood maps nationwide to 6 years (current average age of maps nationwide and in the State of North Carolina is approximately 13 years);
- Producing digital mapping products for communities with the most pressing flood data needs (top 15%); and
- Developing flood maps for half of the unmapped, floodprone communities.

FEMA's FY 2003 Strategy for Implementing Map Modernization

Nationally, the preferred format for the upgraded flood maps will be seamless countywide digital FIRMs that meet FEMA's new digital FIRM specifications. Where feasible, FEMA will take advantage of economies of scale by performing flood studies over entire river basins. FEMA's flood map upgrades will fall into three major categories, as described below.

Level 1 – Flood Map Upgrade

- Converting manually produced, paper maps to new digital FIRM specifications; upgrading existing digitally produced maps to the new digital FIRM specifications;
- Utilizing a current base map that meets current FEMA specifications;
- When feasible, cost-effectively enhancing the flood theme (e.g., redelineation of floodplain boundaries on updated topography or limited detailed studies to update approximate flood zones);
- Incorporating the results of Letters of Map Change; and
- Fixing mismatched flood hazards across community and county boundaries.

Level 2 – Flood Map Upgrade

Includes all of the components in a level 1 flood map upgrade, plus updating flood hazard data through a more comprehensive study or restudy of flood elevations.

Flood Map Creation

Developing flood hazard data and producing digital FIRM products for unmapped, floodprone communities.

The national approach for the initial upgrade of the flood map inventory using the proposed funding in the President's FY 2003 budget will be:

- Level 1 flood map upgrades of large numbers of maps with flood hazard data improvements when possible;
- More comprehensive level 2 flood map upgrades for communities with the most pressing flood data needs; and

- Creating digital flood maps for half of the most at risk, floodprone, unmapped communities.

FEMA plans to allocate the \$300 million in proposed funding to selected projects. All funding will be obligated to projects in FY 2003, and the map upgrades will be completed over the period FY 2003 through 2006, with most work completed by the end of FY 2005. During this period, the primary focus of FEMA's flood hazard mapping staff at the national and regional offices will be to manage, monitor, and oversee the initiation and completion of the mapping projects and further build the capabilities of FEMA's state and local partners. Additionally, FEMA will continue to upgrade its products, processes, and methodologies to take advantage of technological advances.

Should the proposed funding levels be provided for FYs 2003 through 2005, FEMA will begin transitioning in 2006 from map modernization to long-term maintenance. It is critical that the data shown on the flood maps be properly maintained to avoid building another backlog of outdated maps. The maintenance level of funding after the mid-1980s was inadequate and resulted in the need for the significant infusion of funding in 2003 through 2005.

The North Carolina Floodplain Mapping Program and FEMA's Map Modernization Strategy

In planning its strategy for implementing Map Modernization, FEMA is incorporating North Carolina's existing plan for map production, which is more ambitious than the nationwide strategy. The State's plan calls for conducting level 2 flood map upgrades statewide (instead of a mix of level 1 and level 2 upgrades for selected portions of the State) and for performing all flood studies over river basins. In addition, goals for the North Carolina Floodplain Mapping Program are more comprehensive than for nationwide Map Modernization:

- Reduce the average age of flood map statewide to less than 3 years;
- Produce statewide digital mapping that, in some aspects, exceeds FEMA's new digital FIRM specifications; and
- Map every flooding source in all North Carolina communities. △

Overwhelming Turnout for NFIP Seminars

Nearly 200 professionals attended NFIP (National Flood Insurance Program) seminars recently conducted in three North Carolina locations. Two sessions were held at each location — one for insurance agents and one for lenders. The insurance agent seminars covered basic flood insurance. The lender seminars covered the Flood Disaster Protection Act of 1973 (which made flood insurance coverage mandatory for certain properties), the National Flood Insurance Reform Act of 1994 (which strengthened these requirements), and questions regarding NFIP requirements. An essential part of the National Flood Insurance Program is to help these professionals know the details of the NFIP and how to use floodmaps properly.

Roger Widdifield, NFIP Bureau & Statistical Agency, conducted the seminars along with the NC Floodplain Management staff and NC Floodplain Mapping Program staff. An insert is included in this newsletter with highlights from these seminars.

As a result of Hurricane Floyd, flood insurance has been in great demand throughout Eastern NC. This in turn has pushed insurance agents and lenders to deal with flood insurance policies and requirement issues. Therefore, NFIP training has been in great need for these professionals across Eastern NC and we have been requesting that FEMA assist with such training. Our requests were substantiated with the amazing turnouts. The attendees commented throughout the seminars that they really enjoyed them and learned a lot. We have also received assistance requests after the seminars were over. Our contact sheets are proving to be very useful to these professionals. Continuing Education Credits were provided to all Insurance Agents, Lenders and Certified Floodplain Managers in attendance. △

Travel Trailer

When can a travel trailer be insured by the NFIP? When it no longer can travel, that's when!

The NFIP *Flood Insurance Manual* states: **"Under the NFIP, a travel trailer can be considered a building [and thus insured] only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws."**

(from Watermark – Summer 2002 Edition)

New Flood Insurance Rates

Effective 5/1/02

Examples of these new rates can be found on our website, www.ncafp.com. The New Flood Insurance Manual **Effective May 1, 2002** is now available for download at http://www.fema.gov/nfip/manual05_02.htm.

North Carolina Association
of Floodplain Managers

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Mapping, from front

sets of web-based applications available for viewing, downloading, and determining address/flood boundary information.

- The **Data Viewer Tool** allows users to browse, navigate, and display data that are part of FMIS. The Data viewer also provides users with information about what FIRMs and FIS reports are available for download. Depending on the map scale, layers become automatically visible for viewing and downloading.
- The **Address Locator Tool** allows users to enter an address to verify whether or not the given address is located within a flood zone designated area.
- The **Data Download Tool** allows users to download the selected data from FMIS. The data that are visible in this view will be downloaded as a .zip file to a local hard drive for further use. Additionally, users can download the most current version of FIRMs and FIS reports.

FMIS will be updated with digital data as production under the North Carolina Floodplain Mapping Program continues. It can be accessed through the Program's website at www.ncfloodmaps.com.

Brochures and Fact Sheets Available Online

A number of helpful brochures, documents, and fact sheets have been posted to the North Carolina Floodplain Mapping Program website. Information about safer development in the floodplain can be found in the following documents:

- Guidebook for Community Official on Safer Development in Floodprone Areas
- Safer Development Brochure – Two Versions: Six-Panel and Two-Page
- Evaluation of CRS Credited Activities During Hurricane Floyd

The following fact sheets, covering a variety of topics related to the Program, are also available online:

- Best Available Data Fact Sheet
- Datum Changes Fact Sheet
- Frequently Asked Questions Fact Sheet
- Glossary of Terms Fact Sheet
- LOMC Revalidation Policy
- Limited Detailed Fact Sheet
- Outreach Opportunities Fact Sheet
- Post-Preliminary Comments
 - Appeals and Protests Fact Sheet
 - Appeal Petition
 - Protest Petition
- Prototype DFIRM Panel Annotated with Captions
- Summary of the Program Fact Sheet - Two Versions: Four-Panel and Two-Page

These color documents are available for viewing and downloading at <http://www.ncfloodmaps.com/pubdocs/>. In addition, a fact sheet titled *Saving Money with New Flood Maps* (on grandfathering) and one on the Program's website will be available soon.

Phase II and III Update

In December 2001, the North Carolina General Assembly approved an additional \$9.0 million to complete Phase I and begin Phase II of the Program. However, this funding has yet to be appropriated because of the State budget deficit. If future State funding is not provided, the project may stop upon completion of the maps for the 6 eastern river basins. Furthermore, because of funding constraints, FIRM production in the Cape Fear River basin is being delayed. Please contact your State legislators to let them know how important this project is in reducing future flood losses throughout the State. For more information about the State's program and the latest developments, visit www.ncfloodmaps.com. ▲

US Army Corps of Engineers-Wilmington (USACE) Studies

In non-coastal, rural/undeveloped areas, the US Army Corps of Engineers-Wilmington (USACE) can make a determination of the 100-year flood elevation for an individual site, providing either an elevation or a flood height above the top of bank. The Corps uses the United States Geodetic Survey (USGS) technique for establishing a "100-year" flood height above mean water level. A surveyor may then establish a Base Flood Elevation (BFE), with respect to mean sea level, based on a site survey. *The Corps recommends using the "top-of-bank" instead of mean water level as a conservative reference.* This elevation may be used to request a Letter of Map Amendment (LOMA) from FEMA and as a "community/other" established BFE for insurance rating.

For information about Flood Hazard Evaluations visit the Corps web site: www.saw.usace.army.mil/floodplain/main. Click on *Technical Services* to see typical fees. As noted, a simple flood hazard determination such as determining the

approximate depth in an unnumbered A Zone would be a level 3 response. A property owner would need to provide the Corps a location on a map such as street map, DOT county map or a USGS quad sheet.

For more information about Flood Hazard Evaluations and information required, contact:

Bobby Willis, PE
Wilmington District
Planning Services Section
Floodplain Management Services
P. O. Box 1890
Wilmington, NC 28402-1890

910-251-4728
bobby.l.willis@saw02.usace.army.mil

In areas, remote from reference marks, FEMA has accepted the flood height and height of the structure relative to an assumed datum for LOMAs. This would eliminate the need to survey from a reference mark in rural areas. △

2002 Worst Guest List!

Beware...our 1996 storm names are back – including BERTHA! But, the name Fran has been retired. Here is the 2002 Northern Hemisphere Tropical Cyclone names for the Atlantic, Gulf of Mexico and Caribbean Sea as posted on the National Oceanic and Atmospheric Administration's (NOAA) website at <http://www.aoml.noaa.gov/hrd/tcfaq/tcfaqB.html>

Arthur	Lili
Bertha	Marco
Cristobal	Nana
Dolly	Omar
Edouard	Paloma
Fay	Rene
Gustav	Sally
Hanna	Teddy
Isidore	Vicky
Josephine	Wilfred
Kyle	

Submit-to-Rate Letters

Many of our community Floodplain Administrators have been puzzled about the Submit-to-Rate letters recently received from FEMA ...What are they? Why did they all arrive at once? Will this be a regular occurrence? When a citizen applies for a flood insurance policy and the insurance agent finds something non-compliant that must be reported, the agent must submit the application to FEMA Headquarters for policy rating. FEMA then contacts the community Floodplain Administrator to inform the community of the issue. The community must research the documents provided and determine if the structure is a violation of the Community's Flood Damage Prevention Ordinance. Either way, the community must respond back to FEMA according to the letter. The letters represent insurance policies waiting to be rated for coverage.

You as Community Floodplain Administrators, with the help of the state, should try to determine and resolve the issues recently brought to your attention. Review the documents and notes of possible violations provided by FEMA. Evaluate why the structure may be out of compliance with the minimum federal requirements for NFIP participation and with your Community's Flood Damage Prevention Ordinance.

The letters are only sent as questionable issues arise with writing flood insurance policies. Many of these are now being addressed by the new Elevation Certificate forms, now mandatory for flood insurance writing, which contain the utility and venting elevation data certified. Another culprit is the stronger enforcement of the Mandatory Purchase requirements where lenders must require flood insurance on structures within Special Flood Hazard Areas. This requirement has kicked in quite often because of refinancing. △

Thank you to our sponsors!

If you are interested in sponsoring *FlashFlood*, e-mail Kelly Keesling at kgkeesling@aol.com

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Calendar

September 8-11, 2002

NCAAFPM ANNUAL CONFERENCE
Sheraton, Atlantic Bch, NC

See website at www.ncafpm.org
for more details on these events.

FlashFlood is published by the North Carolina Association of Floodplain Managers in cooperation with the North Carolina Division of Emergency Management. All inquiries and article ideas should be directed to Joe Chapman, at 704/553-6150 or jchapman@watershedconcepts.com. Please submit information or articles of interest to:

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Floodplain Management

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FEMA Region IV
770/220-5366

LOMA/LOMR/No-Rise
Mohammed Waliullah
770/220-5493

Restudies and LMMP
Bruce Buckerfield
770/220-5397

NFIP Flood Hazard Map Information
877/336-2627 (toll free)

Individual Lot LOMA/LOMR
LOMA DEPOT
P.O. Box 2210
Merrifield, VA 22116-2210

Flood Insurance Policy Issues
Roger Widdifield
770/396-9117

Web Sites

NCAAFPM www.ncafpm.org
FEMA www.fema.gov
ASFPM www.floods.org
NCEM www.ncem.org
NC maps www.ncfloodmaps.com

Resources

Technical Assistance (State)

NC Emergency Mgmt
National Flood Insurance Program
Philip Letsinger, NFIP State
Coordinator
919/715-8000 x273

Western Branch
John Gerber, NFIP Engineer
828/299-4696

Central Branch
Milton Carpenter, NFIP Planner
919/715-8000 x281

Eastern Branch
Tammy Riddle, NFIP Planner
252/520-4923

Hazard Mitigation Grant Program &
Flood Mitigation Assistance Program
Jae Park, Interim Mitigation Chief
919/715-8000 x251

Maps and Flood Insurance Studies

FEMA Map Service Center
800/358-9616; Fax: 800/358-9620

Publications

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800/480-2520; Fax: 301/362-5335