

Fall 2001

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CRS to Reward Flood Insurance Training for Insurance Agents

Berry A. Williams, Berry A. Williams and Associates, Inc.

Caswell Beach, North Carolina has adopted a resolution asking the General Assembly to give the Commissioner of Insurance authority to require flood insurance training as a condition for obtaining or maintaining a property insurance agent license. The resolution was adopted by the Board of Commissioners at its meeting on October 11, 2001. Upon adoption, Mayor Harry Simmons called upon other municipalities and counties to help in seeking this authority by adopting similar resolutions. A copy of the Caswell Beach resolution can be downloaded from the NCAFPM web site at www.ncafpm.org.

The floodplain management activities of Community Rating System (CRS) of the National Flood Insurance Program (NFIP) provide enhanced public safety, a reduction in damage to property and public infrastructure, avoidance of economic disruption, a reduction of human suffering, and protection of the environment.

CRS recognizes that insurance agents can play a significant role in helping residents and businesses become aware of potential flood hazards, take steps to avoid problems and/or reduce their exposure to flooding. To enhance this role, CRS credit will be awarded in those states that require property insurance agents to attend at least one hour of flood insurance training per year as a condition for obtaining or maintaining their license. The credit increases if the state requires two or three hours of training. This credit will be available on January 1, 2002 to local governments in states with the training requirement.

Based on current insurance premiums and CRS classifications held by North Carolina's local governments, if a two hour training requirement is adopted, the estimated potential insurance premium savings to policy holders would be approximately \$ 11,025. However, these premium savings represent only a small portion of the benefits property owners, local governments and the state could expect if property protection measures recommended by insurance agents following this training are implemented by property owners.

Evaluation studies following Hurricanes Fran and Floyd illustrate larger savings can be expected when on the advice of their agents' property owners:

- Elevate existing structures above the base flood elevation. Studies following Fran and Floyd found that damage to non-elevated buildings was six times the damage to neighboring buildings that had been retrofitted by being elevated.
- Place the initial location of buildings or relocate existing buildings greater

—see *Training*, page 6

NCAFPM Annual Conference to be Held in Atlantic Beach

The Sheraton, Atlantic Beach has been selected as the location for the 2002 NCAFPM annual conference. The dates are April 28 – May 1. 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. Mark your calendars and watch the NCAFPM website for more details!



From the Chairman's Desk

A lot has happened in floodplain management in our state since the last FlashFlood News was published in March but they are dwarfed by the events of September 11. There was a moment in my mind and possibly yours when the thought of our daily efforts to prevent loss of life and property through proper floodplain management really didn't seem to matter. But after the initial shock had passed, I realized we must go on and pursue our daily personal and career goals and to regain some sense of normalcy. Also, I would like to applaud the efforts made by FEMA as they deal with an overwhelming task while attempting to handle their day to day, pre-September 11 programs and activities.

So, getting back to business at hand ... Floodplain managers from across the country gathered in Charlotte in June as we hosted the Association of State Floodplain Managers (ASFPM) 25th annual conference. Over 600 participants were treated to a variety of presentations and workshops that spanned the scope of floodplain management. The field trips to local mitigation project sites as well as the FEMA IV training bus received rave reviews. The conference next year will be held in Phoenix in June.

Thanks to all of you who returned the surveys for selecting a location for next years NCAFPM annual conference. The results were overwhelmingly in favor of a location on the coast. We have selected the Sheraton Atlantic Beach as the conference site. The conference will be held April 28 – May 1, 2002. We plan to have a conference that will be educational as well as entertaining, so mark your calendars.

The North Carolina Certified Floodplain Manager (CFM) Program has become a success as over 30 professionals have been certified since we offered our first exam in November of 2000. North Carolina CFM workshops are being offered at several locations across the state in the coming months, look inside this issue for more information or visit our website at www.ncafpm.org.

Finally, as you may know, funding for future phases of the North Carolina Floodplain Mapping program was not included in this years state budget. As Phase I begins winding down, there is a real need to maintain the momentum of the project by obtaining additional funding to, at a minimum, provide for the aerial mapping (LIDAR) this winter for the next phase of the project. The lives and property of our citizens are threatened on an annual basis by the possibility of floods and accurate maps will keep development out of harms way. Let your elected representatives know how important continuing the floodplain mapping program is to the well being of the citizens of the State.

Bill Tingle, P.G., CFM
NCAFPM Chairman

Community Rating System Workshop

The North Carolina Division of Emergency Management – Eastern Branch Office will host a Community Rating System course in Kinston, North Carolina February 5-6, 2002. This CRS course will focus on activities communities may implement to expand their floodplain management programs. The course will be conducted by Mr. Gil Dunn, CFM, Insurance Services Office, Inc., and Ms. Tammy Riddle, CFM, NCEM. If you are currently a Certified Floodplain Manager (CFM), completion of this course will earn you 8 Continuing Education Credits (CECs) toward maintaining your CFM certification. Due to material limitations, the first 40 applicants to register will be accepted into this course. All attendees must pre-register for this course not later than January 19, 2002. A block of rooms for attendees is reserved at the Hampton Inn in Kinston under the group name NC Emergency Management at a state rate of \$55.00 + tax. Tell the hotel that you are with this group to obtain this state rate. Rooms must be reserved by 12am on January 19, 2002. For additional course information, contact Tammy Riddle by phone at 252-520-4923, by fax at 252-520-4927, or by email at triddle@ncem.org. ▲

New Community Rating System (CRS) Classifications Effective 10/1/01

Based on the latest, completed round of cycle surveys, the following North Carolina communities improved their CRS Classifications: [new classifications in parenthesis]

Craven County (8)
Dare County (7)
Kill Devil Hills (7)
Kitty Hawk (7)
Manteo (7)
Nags Head (6)
New Hanover Co. (7)
Oak Island (7)
Raleigh (8)
Wrightsville Beach (5)

Special recognition goes to Bill Manley and officials in Wrightsville Beach for achieving their Class 5 rating – the first in North Carolina. ▲

New North Carolina Guidebook on Managing Floodplain Development

A major component of the outreach effort that will accompany the introduction of the new North Carolina digital FIRMs is a guidebook titled "Safer Development in Floodprone Areas." Its purpose is to encourage local officials to adopt and enforce more stringent standards for development in floodplains, including areas that may not be identified on a community's FIRMs. Many of the standards that are described in the guidebook can be implemented using a community's effective FIRMs, but a few are intended to take advantage of the features that will be available with the digital FIRMs. For example, some flooding sources will be mapped with a "future conditions" 1% annual chance floodplain in addition to the traditional 1% annual chance floodplain determined from current hydrologic conditions. The guidebook recommends that communities mapped with future conditions floodplains modify their Flood Damage Prevention Ordinances to require elevation of new construction and substantial improvement to or above the future conditions flood elevation instead of only to the AE Zone BFEs. The guidebook includes model ordinance language as well as a discussion of the pros and cons of adopting this type of standard. The guidebook will provide information on possible increases in construction costs that may result from adoption of certain standards and on potential insurance premium reductions that may residents may be entitled to, either directly or through CRS discounts.

Most, but not all, of the standards discussed in the guidebook are voluntary. One exception is a new state law that prohibits new solid waste disposal facilities, hazardous waste management facilities, salvage yards, and chemical storage facilities in flood hazard areas identified on FIRMs. The other exception applies to communities where unnumbered A Zones on their effective FIRMs are being replaced by "limited detailed study" AE Zones on the new digital FIRMs. Because no floodways are shown on the FIRMs for these new limited detailed study" AE Zones, communities will need to modify their ordinances to ensure that new development in these areas does not cumu-

latively increase BFEs more than 1 foot. Model language for both of these mandatory ordinance changes is provided in the guidebook.

There will also be information in the guidebook on strategies for gaining local support for adoption of new, more stringent, floodplain management standards. Additional support in the form of success stories from other North Carolina communities and contact information for technical assistance from the State and FEMA are also provided. The guidebook will be distributed directly to communities when they receive their preliminary digital FIRMs and will be posted on the North Carolina Floodplain Mapping Program website: www.ncfloodmaps.com. ▲

Elevation Certificate Training Now Offered Online for Surveyors

Certifying building elevations on the Elevation Certificate just became a lot easier, thanks to a new web-based training module developed for land surveyors, engineers, and architects.

The *Surveyor's Guide to the Elevation Certificate* is a new tutorial available through the National Flood Insurance Program (NFIP) web site hosted by the Federal Emergency Management Agency (FEMA). Located at www.fema.gov/nfip, the NFIP web site provides a wide range of information about all aspects of floodplain management and flood insurance.

New NFIP Communities

Since October 1, 2000, 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 October 1, 2001 there are a total of 437 North Carolina communities participating in the NFIP, 95 counties and 342 municipalities. ▲

Community	County	Eff. Date
Cofield	Hertford	8/7/01 (E)
Falcon	Cumberland	10/3/00 (R)
Franklinton	Franklin	1/19/01 (R)
Gaston	Northampton	7/31/01 (E)**
Godwin	Cumberland	10/3/00 (R)
Grimesland	Pitt	11/14/00 (E)
Kenley	Johnston	4/12/01 (R)
Linder	Cumberland	3/6/01 (E)
Lucama	Wilson	3/6/01 (E)
Macon County	Macon	11/21/00(R)
Rolesville	Wake	7/31/01 (R)
Selma	Johnston	10/10/01 (R)
Stedman	Cumberland	10/3/00 (E)
Sweptonville	Alamance	7/31/01 (R)
Varnamtown	Brunswick	5/30/01 (R)
Wade	Cumberland	10/3/00 (E)
Warrenton	Warren	3/6/01 (E)
Youngsville	Franklin	1/19/01 (R)

* Conversion from Emergency program to Regular program with completion of FIRM.

** Reinstated in program

Under the Cooperating Technical State agreement between the State of North Carolina, the Federal Emergency Management Agency, and numerous other Federal, State, and local agencies, North Carolina is conducting a statewide floodplain mapping program. The program involves producing an updated, digital Flood Insurance Rate Map (FIRM) for the State and implementing a state-of-the-art, dynamic Information Technology (IT) infrastructure.

The program is planned for three phases.

Phase I includes the 6 eastern river basins (Cape Fear, Lumber, Neuse, Pasquotank, Tar-Pamlico, and White Oak), which account for one-half of the State. Phase II includes the 5 basins in central North Carolina, and Phase III includes the final 6 basins in western North Carolina. The goal is to have the entire State remapped by the end of 2005.

The State's mapping effort for Phase I began with a comprehensive scoping process followed by a map production process.

Phase I Update — Scoping

The scoping process involved the following activities:

- Researching, inventorying, and assessing for adequacy all available elevation, flood hazard, and digital base map data
- Where existing data were inadequate, determining the most appropriate technical method to develop up-to-date flood hazard data and establish a priority level
- Meeting with counties and communities to determine mapping needs
- Determining scales and paneling scheme for digital FIRM production
- Developing a schedule for completion of updated flood hazard data and digital FIRM production
- Consolidating and synthesizing results of research to produce "Basin Plans" tailored to the needs of all the counties and communities within the basin

Scoping for Phase I is complete. During the Phase I scoping process, the State met with 57 counties and approximately 200 communities. Final Basin Plans have been issued for the White Oak, Lumber, and Tar-Pamlico River basins in Phase I; the other three plans in Phase I will be finalized when the State resolves the scope of work with its contractors. The plans contain specific information regarding comments that were received during the Final Scoping Meetings and how the Draft Basin Plans were revised and why. They also summarize the scoping phase, outline how the base maps and topography were acquired, propose engineering methods by which each flooding source will be studied, and describe the process and schedule for completing the map production. The Final Basin Plans can be viewed at the program's website www.ncfloodmaps.com.

Phase I Update — Production of Flood Hazard Mapping

Production of flood hazard mapping for Phase I is now underway. Flood hazard mapping production involves the following activities:

- Acquire high-resolution topographic data and develop accurate Digital Elevation Models using Light Detection and Ranging (LIDAR)
- Conduct updated engineering analyses and map floodplains
- Produce seamless digital FIRM coverage, on a countywide basis
- Issue preliminary countywide digital FIRMs to counties and their communities for review and comment.

- Hold statutory 90-day appeal period during which the impacted counties, communities, and/or citizens will have the opportunity to comment on the maps and submit scientific or technical data refuting or contesting the results of the preliminary digital FIRMs
- Following a compliance period during which communities update their floodplain management ordinances to reflect the new flood hazard data, issue final digital FIRMs

LIDAR data have been acquired for the 6 eastern river basins, except for a small area in

Floodplain Mapping Program

the northern Cape Fear River basin, which will be acquired in Winter 2002. In addition, the hydrologic and hydraulic analyses have been completed for the White Oak and Lumber River basins, and are underway in

the Tar-Pamlico River and Neuse River basins. Preliminary digital FIRM panels for Onslow and Carteret Counties are projected to be issued in November 2001.

The IT infrastructure, referred to as the North Carolina Floodplain Mapping Information System (NC FMIS), is scheduled for deployment late this fall. The NC FMIS will enable users to view and retrieve mapping data through three tools:

1. The Web Data Viewer Tool will allow users to pan and zoom over the geography of the State. Users will be able to turn several layers of data on and off. As users zoom into more specific geographic areas, more data layers become available. The data layers include map product data, such as map panels and flood zones; base data, such as county and municipal boundaries and roads; engineering data, such as cross sections and

hydrologic and hydraulic models; and inventory data, such as bridges and culverts.

2. The Property/Flood Boundary Lookup Tool provides users the ability to enter an address and then see the location of the structure at the address relative to the flood zone. The tool should not be used to determine whether a given property is within a flood zone.
3. The Data Download Tool will allow users to download the available data from NC FMIS to their local computer or network.

These tools will be available from the program's website www.ncfloodmaps.com.

IT Infrastructure Update

The State's budget for Fiscal Year 2002 does not include funding for Phase II or III. If future State funding is not provided, the project will 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. ▲

Phase II and III Update

Community Survey and Flood Ordinance Checklist

North Carolina communities are reviewing their floodplain management programs as new legislation is enacted and the Floodplain Mapping Program releases new flood maps. In order to better provide technical assistance to communities, the Floodplain Management Branch of Emergency Management is developing a database of regulations adopted and enforced by communities across the state. The Branch is asking communities to complete a survey and checklist that includes the information for the database. The Branch will analyze the submitted data to determine the higher standards adopted by North Carolina communities. This information, with guidance on adopting and implementing higher standards, will be released with the new flood maps to help communities evaluate their floodplain management program and needs. The information communities provide will also enable the Branch to better focus its many forms of assistance to NC communities.

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of Floodplain Managers

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Training, from front

distances from the shoreline. During Hurricane Fran, buildings seaward of the 30-year erosion setback line had four times the damage of buildings landward of the line.

- Install flood protection measures. Where people had installed flood protection measures, they proved effective against Hurricane Floyd's flooding in 75% of the cases. The average savings reported by 75 people who reported retrofitting their homes prior to Floyd was \$9,900.

While many property and casualty insurance agents are uniquely qualified to assist property owners with understanding flood insurance policy coverage, they should also be able to help residents and businesses:

- assess their potential for flood hazards,
- understand the steps to avoid problems and/or reduce their exposure to flooding,
- become aware of property protection measures that can reduce the potential for flood loss and reduce the cost of flood insurance premiums,

- understand the impact of repetitive losses on the availability of insurance coverage and the costs of premiums, and
- be aware of flood safety issues, property protection measures, and mandatory flood insurance purchase requirements.

North Carolina's Commissioner of Insurance does not have the authority to require flood insurance training as a condition for obtaining or maintaining a property insurance agent license. The Caswell Beach resolution asks the General Assembly to grant that authority to the Commissioner. Cities and counties in the state are being asked to adopt similar resolutions. Once adopted, you are requested to send copies of the resolution to the following:

- House and Senate Members of the North Carolina General Assembly that represent your jurisdiction
- Berry A. Williams
NC Association of Floodplain Managers
1117 Manchester Drive
Raleigh, NC 27609

State and Federal Legislation

In June of 2001, the North Carolina General Assembly passed Senate Bill 300: An Act to Amend the Laws Regarding Emergency Management, as recommended by the Legislative Disaster Response and Recovery Commission. This bill makes available funding for the first year of flood insurance premiums to individuals and families receiving state disaster assistance. The bill also requires participation in the NFIP and an approved hazard mitigation plan in order for local governments to receive state public assistance funds, effective for state-declared disasters after August 1, 2002.

In October of 2000, the President of the United States signed into law the Disaster Mitigation Act of 2000 (Public Law 106-390) to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988. This new legislation reinforces the importance of pre-disaster mitigation planning, establishing a requirement that local governments adopt a mitigation plan in order to be eligible for hazard mitigation funding.

Clearly, greater importance is being placed on local mitigation planning, both from the state and federal levels. Now, with planning requirements tied to mitigation and public assistance funding, the sense of urgency is growing throughout our state to complete the task of developing plans that not only meet minimum criteria, but work toward reducing our vulnerability to natural hazards.

North Carolina Emergency Management will be conducting hazard mitigation planning workshops across the state beginning this fall. These workshops will assist local governments in meeting new requirements for hazard mitigation plans established by N.C. Senate Bill 300 and the Disaster Mitigation Act of 2000. For more information on recent legislation as well as dates and locations of workshops in your area, visit the Hazard Mitigation website at www.ncem.org/mitigation. ▲

Engineering Study Data Package

FEMA has issued in CD-ROM format the technical and administrative support data for recent Flood Insurance Studies, including data required to reconstruct an original FIS, restudy, or Limited Map Maintenance Program study. The data included are community specific and relate to a specific effective date of a published FIA and/or FIRM. The data contained on the Engineering Study Data Package (ESDP) CD-ROM include input and output files from hydrologic and hydraulic models, the FIS report, and pertinent correspondence. The data are organized in a standard format, similar to the Technical Support Data Notebook.

For additional information and technical support, contact Dewberry and Davis, at 703/876-0148 or fax 703/876-0073.

ESDP CD-ROM

NC communities included in the April 2001 Region IV ESDP (CD 200104003):

ID	Community	Eff. Date
370009	West Jefferson	06/04/87
370020	Bladenboro	07/17/86
370028	Southport	12/18/85
370065	Chadbourn	09/30/87
370098	Louisburg	01/19/01
370136	Dillsboro	02/06/91
390137	Sylva	12/15/90
370139	Clayton	10/20/00
370140	Smithfield	10/20/00
370141	Trenton	09/01/87
370143	Sanford	09/06/89
370149	Old Fort	07/15/88
370167	Nashville	01/17/86
370168	New Hanover Co.	07/20/98
370200	Hamlet	09/06/89
370200	Hamlet	07/02/87
370204	Red Springs	05/01/87
370205	Fairmont	09/01/87
370262	Wilson's Mills	10/20/00
370266	Marion	05/01/87
370329	Bunn	01/19/01
370357	Centerville	01/19/01
370374	Lansing	08/16/88

370430	Southern Shores	05/04/87
370443	Creswell	02/04/87
370463	Pinehurst	12/15/89
370485	Princeton	10/20/00
370494	Youngsville	01/19/01
370497	Franklinton	01/19/01
370499	Selma	10/20/00
370500	Micro	10/20/00
370501	Kenly	10/20/00
370502	Four Oaks	10/20/00
370504	Benson	10/20/00
370505	Pine Level	10/20/00
37069C	Franklin County	01/19/01
37101C	Johnston County	10/20/00
375356	Nags Head	12/20/00
375359	Sunset Beach	12/18/85

NC communities included in the Aug. 2001 Region IV ESDP (CD 200104004):

ID	Community	Eff. Date
370034	Burke County	10/07/01
370282	Jackson County	05/17/89
370323	Lowell	03/05/90
370396	Warren County	06/20/01
370396	Warren County	02/01/87
370402	Foxfire	12/15/89

Mitigation Website

The Mitigation Section of North Carolina Emergency Management is pleased to announce the launch of our newly updated *Hazard Mitigation in North Carolina* website.

Visit us at www.ncem.org/mitigation and find current information on Home Protection Measures, Mitigation Funding, Floodplain Management, NFIP, Mitigation Planning, Small Business Initiative, What is Your Risk?, Legal Services, Publications, Upcoming Events, Contact Information, and Mitigation Related Links.

If you have any comments or suggestions for the site, please contact our webmaster directly at bpotter@ncem.org.

Hazard Mitigation Planning Workshops

NC Emergency Management will be conducting hazard mitigation planning workshops across the state beginning this fall. These workshops will assist local governments in meeting new requirements for hazard mitigation plans established by N.C. Senate Bill 300 and the Disaster Mitigation Act of 2000. For more information on recent legislation as well as dates and locations of workshops in your area, visit the Hazard Mitigation website at www.ncem.org/mitigation.

Thank you to our sponsors!

If you are interested in sponsoring *FlashFlood*, call Kelly Keesling at 704/545-8140.

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Calendar

January 10-11, 2002

CFM WORKSHOP AND EXAM
Cherokee, NC

February 5-6, 2002

CRS WORKSHOP
Kinston, NC

February 25-26, 2002

CFM WORKSHOP AND EXAM
Hickory, NC

April 28-May 1, 2002

NCAAFPM ANNUAL CONFERENCE
Sheraton, Atlantic Bch, NC

See website 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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Kelly Keesling
Editor

FlashFlood

NCAAFPM, Winter 2001

Floodplain Management Resources

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National Flood Insurance Program
Mary Rountree, NFIP Specialist
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

Technical Assistance (State)

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

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John Gerber, NFIP Engineer
828/299-4696

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Hazard Mitigation Grant Program &
Flood Mitigation Assistance Program
Gavin P. Smith, Mitigation Chief
919/715-8000 x246

Maps and Flood Insurance Studies

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

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