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# FLOODPLAIN MANAGEMENT

TEXAS NATURAL RESOURCE CONSERVATION COMMISSION  
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## GET A HAZARD MITIGATION PLAN

Does your community have a plan for hazard mitigation? Are there areas which the community should buy and reclaim? Do you need new drainage facilities? Will you need financial aid in the case of a disaster?

Communities which have plans for hazard mitigation pre-approved by their council and established will receive financial aid almost immediately if a disaster strikes. Otherwise a plan must be written and approved after the disaster, which also lengthens the time for financial assistance. In 1993, the Midwest met a flooding disaster. Communities with emergency mitigation plans received aid almost immediately. In future disasters, FEMA plans to be able to give financial assistance within a few days of the disaster to communities which have developed emergency mitigation plans. So don't wait for an emergency, be prepared.

A good hazard mitigation plan should identify the following:

- Source of problem
- Response needed by community to problem
- Cause of the problem
- Major area of concern
- Plans on how to respond
- Mitigation strategies possible
- A current population census
- Number and value of buildings in the community
- Plans on where the money will go
- Warning systems in place
- Areas which might be affected by flooding
- Areas which would experience damage from high winds
- Precautionary measures which should be taken in the case of a disaster
- Approved and signed by the community officials

It should answer these questions:

- Where the hazard will initiate--river beds, coast, lake, etc.
- What type of disaster--hurricane, tornado, hazardous spill, etc.
- Ways to prevent or eliminate the disaster--move buildings out of the area, build levee, etc.
- Reaction to disaster--plans and practice, housing and shelter, etc.
- Recovery from disaster--where funding will come, what buildings should not be rebuilt, etc.

Additional information may be obtained through the Department of Emergency Management, the American Red Cross, or the Federal Emergency Management Agency.

## CONTENTS

ARTICLE	PAGE
Get a Hazard Mitigation.....	1
National Flood Insurance....	2
Do Your Share For Air.....	2
TFMA Announcement.....	3
Questionnaire.....	5
Workshops.....	9
Wetlands Q&A.....	9
J.P. Doodles.....	10
FEMA'S CORNER.....	11

## NATIONAL FLOOD INSURANCE PROGRAM

The NFIP was enacted to limit increasing flood control and disaster relief expenditures, and provide a pre-funded mechanism to more fully indemnify victims of flood-related disasters. The program was designed both to limit unwise development in the floodplain, and to provide affordable federal insurance for structures located in "special flood hazard areas." In return, flood-prone communities were expected to adopt floodplain management measures to reduce the risk of flooding, which in turn was expected to reduce future federal payments. The program is based on the principle that occupants of the floodplain should pay an "equitable share" of the economic cost of its use.

The insurance coverage provided by the NFIP has changed over time. The current coverage is \$180,000 for a single family dwelling, \$200,000 for a nonresidential building, and \$250,000 for a multi-family or small business building. The NFIP also provides per-unit contents coverage of \$60,000 for residential, \$200,000 for non-residential, and \$300,000 for small business.

Since 1968, Congress has amended the NFIP a number of times. Among the most important changes were: 1969, provisions to create an "emergency phase for the program, in which eligible communities receive partial coverage before completion of the required technical mapping studies by FEMA; 1973, amendments to encourage greater participation; 1977, amendments to increase the statutory limits on the amount of insurance that could be purchased; 1981, legislation to eliminate federally subsidized insurance coverage for new construction in designated undeveloped barrier islands; 1988, provisions to permit funding of the relocation or demolition of erosion-threatened structures, and changes in provisions for the sale of policies.

National Flood Insurance Program floodplain management regulations working in conjunction with the insurance rate structure have produced a historical

reduction in flood damage value at more than \$550 million a year. Since 1975, more than 2 million structures have been built in special flood hazard areas following local government adoption of NFIP building standards. These structures are 77 percent less likely to sustain damage than those constructed prior to community participation. Taking into account both the frequency and severity of damage, these structures suffer 83 percent less damage than existing construction.

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## DO YOUR SHARE FOR CLEANER AIR

Ten things you can do:

1. Participate in your community's ozone advisory day activities.
2. Ride the bus.
3. Share a ride to work.
4. Walk or ride a bicycle.
5. Combine your trips to run errands.
6. Try not over-cool your home.
7. Take quick showers.
8. Avoid letting your engine idle for too long-like at commercial drive-thru lanes.
9. Run dishwashers and washing machines with only a full load.
10. Keep your vehicle properly tuned to keep exhaust levels low.

# **ANNOUNCEMENT**

**THE TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION IS PROUD TO ANNOUNCE ITS 7TH. ANNUAL FLOOD CONFERENCE AND FLOODPLAIN ADMINISTRATOR TRAINING SEMINAR. THIS YEAR'S CONFERENCE WILL BE HELD AT THE:**

**CLARION HOTEL  
1981 NORTH CENTRAL EXPRESSWAY  
RICHARD, TEXAS 75080  
214-644-4000  
ON  
AUGUST 16-18, 1994**

**THE CITY OF RICHARDSON IS VERY EXCITED ABOUT HOSTING THIS IMPORTANT CONFERENCE AND LOOKS FORWARD TO THE OPPORTUNITY OF HAVING MOST OF THE STATE'S BEST FLOODPLAIN ADMINISTRATORS SAMPLE THEIR BRAND OF NORTH TEXAS HOSPITALITY. AS IN PAST CONFERENCES, THIS YEAR WILL FOCUS ON NEW DEVELOPMENTS WITH THE NATIONAL FLOOD INSURANCE PROGRAM SUCH AS LEGISLATION, CONTINUING FEMA REORGANIZATION, THE MIDWEST FLOODS AND THE GALLOWAY REPORT. TRAINING SESSIONS WILL BE OFFERED TO ENHANCE YOUR MANAGEMENT CAPABILITIES AND CONTINUING EDUCATION CREDITS WILL BE AWARDED TO CONFERENCE PARTICIPANTS.**

**AN OPTIONAL FULL DAY TECHNICAL FIELD TRIP WILL ALSO BE OFFERED WHICH WILL FEATURE A TRIP TO FEMA REGIONAL HEADQUARTERS IN DENTON, TEXAS. THIS WILL A GREAT OPPORTUNITY FOR THOSE OF YOU WHO HAVE NEVER VISITED FEMA AND MET ALL OF THE STAFF. IN ADDITION, THE FIELD TRIP WILL FOCUS ON MANY PRIME EXAMPLES OF FLOODPLAIN MANAGEMENT AND HAZARD MITIGATION IN ACTION SUCH AS: THE DALLAS FLOOD TUNNEL, TRINITY RIVER LEVEE SYSTEM, CHANNEL MODIFICATIONS, BUILDING ELEVATION AND FLOODPROOFING, STREAM BANK STABILIZATION, ON-SITE DETENTION, MULTIPLE OBJECTIVE MANAGEMENT, FLOOD WARNING SYSTEMS AND SEVERAL OTHER EXCITING PROJECTS. A PICNIC LUNCH IN THE PARK WILL BE PROVIDED AS WELL AS AN EVENING MEAL IN SOME REMOTE, BUT EXCITING PLACE.**

**DON'T MISS OUT ON THIS YEARS EXCITING AND INFORMATIVE CONFERENCE!  
SINCE TIME IS SHORT, MAKE YOUR HOTEL RESERVATIONS TODAY!**

## **HOTEL RESERVATION INFORMATION**

**CLARION HOTEL  
1981 NORTH CENTRAL EXPRESSWAY  
(I-75 AT CAMPBELL ROAD)  
RICHARDSON, TEXAS 75080  
1-800-285-3434  
(214) 644-4000  
FAX (214) 644-0135  
ROOM RATES: \$59.00 SINGLE OR DOUBLE  
RESERVATION CUT-OFF: 08/01/94  
DON'T FORGET YOUR TAX EXEMPT FORMS!**

**TFMA 7TH. ANNUAL FLOOD CONFERENCE  
TENTATIVE SCHEDULE**

**TUESDAY - AUGUST 16, 1994:**

**12:00 NOON - 1:30 P.M. - CONFERENCE REGISTRATION  
1:30 P.M. - 5:00 P.M. - TOPICAL PRESENTATIONS**

**WEDNESDAY - AUGUST 17, 1994:**

**8:00 A.M. - 5:00 P.M. - TOPICAL PRESENTATIONS AND TRAINING  
SESSIONS.**

**THURSDAY - AUGUST 18, 1994:**

**8:30 A.M. - 7:00 P.M. - ALL DAY TECHNICAL FIELD TRIP**

**NOTE: CONFERENCE REGISTRATION WILL INCLUDE AMPLE REFRESHMENTS BREAKS,  
LUNCHEON AND CONFERENCE MATERIALS. A GENERAL MEMBERSHIP AND TFMA BUSINESS  
MEETING WILL ALSO BE HELD DURING THE CONFERENCE AND IS OPEN TO ALL CONFERENCE  
ATTENDEES. YOU DO NOT HAVE TO BE A MEMBER OF TFMA TO ATTEND THIS CONFERENCE.**

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**TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION  
7TH ANNUAL FLOOD CONFERENCE  
AUGUST 16-18, 1994  
RICHARDSON, TEXAS**

**REGISTRATION FORM**

**NAME:** \_\_\_\_\_

**TITLE:** \_\_\_\_\_

**EMPLOYER:** \_\_\_\_\_

**STREET ADDRESS:** \_\_\_\_\_

**CITY:** \_\_\_\_\_ **STATE:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_

**TELEPHONE:** \_\_\_\_\_

**FAX:** \_\_\_\_\_

**REGISTRATION FEES: (PLEASE CHECK FEES) REGISTRATION CUT-OFF: 08/11/94**

**BASIC CONFERENCE FEE**

\_\_\_\_\_ **\$50.00 TFMA MEMBERS**

\_\_\_\_\_ **\$60.00 NON MEMBERS**

**FIELD TRIP FEE**

\_\_\_\_\_ **\$40.00 MEMBERS/NON MEMBERS/SPOUSE**

**MAIL REGISTRATION FORM AND CHECK TO:**

**TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION  
C/O PENNY STURDIVANT  
131 EAST LIVE OAK, ROOM 105  
ANGLETON, TEXAS 77515**

**MORE INFORMATION? CALL PENNY STURDIVANT AT 409/849-5711**

# FLOODPLAIN MANAGEMENT SURVEY

To promote better coordination at the federal, state, and local level, the Federal Emergency Management Agency (FEMA) has encouraged the Texas Natural Resource Conservation Commission (TNRCC is the designated state agency to coordinate floodplain management in the State of Texas) and the Texas Floodplain Management Association (TFMA is a state chapter of the National Association of State Floodplain Managers) to help improve floodplain management in Texas. This survey was prepared by TNRCC and TFMA to determine what issues and needs exist throughout Texas. With these state-wide concerns better defined, FEMA, TNRCC, and TFMA can meet these needs through better maps, workshops, proposed legislation, etc. The results will be published in our next newsletter. Please take a few minutes out of your busy schedules to fill out the survey.

**PLEASE RETURN THIS SURVEY BY SEPTEMBER 16, 1994**

## PART 1 - STATE PROGRAM AND LEGISLATION

1. Do you believe the State of Texas has an adequate State Floodplain Management Program to address the diverse flood hazards of the state? . . . . . YES/NO
  
2. Should the efforts of the State Floodplain Management Program be expanded and enhanced to provide more support to local governments in floodplain management and hazard mitigation? . . . . . YES/NO  
If YES, In what ways? \_\_\_\_\_  
\_\_\_\_\_
  
3. Should permitting and approval of local mitigation and floodplain development projects be part of the State Floodplain Management Program? . . . . . YES/NO
  
4. Would you object to a fee or special assessment to help generate income to support state floodplain management and flood mitigation activities? . . . . . YES/NO  
Any suggestions? \_\_\_\_\_  
\_\_\_\_\_
  
5. If a community has FEMA flood maps and/or experiences a major flood, should it be mandatory for that community to join the National Flood Insurance Program (NFIP) and begin management of development within the floodplain? . . . . . YES/NO
  
6. Should it be mandated by state law that participating communities in the NFIP have on staff a trained and certified professional floodplain administrator to enforce the development criteria of the NFIP? YES/NO
  
7. Should river authorities in Texas become more involved in floodplain management, dam safety and hazard mitigation activities across the state? . . . . . YES/NO  
Any suggestions? \_\_\_\_\_  
\_\_\_\_\_
  
8. Should Texas communities, especially counties, be given more authority to regulate development in floodplains? . . . . . YES/NO  
Within watersheds? . . . . . YES/NO  
Within extra territorial jurisdiction (ETJ) areas? . . . . . YES/NO
  
9. Should Texas communities participating in the NFIP be given the authority to adopt and enforce more stringent development criteria than the minimum now required by FEMA? . . . . . YES/NO
  
10. Should the state and federal government expand loan and grant programs to provide more money for local projects? . . . . . YES/NO

PART 2 - LOCAL GOVERNMENT ACTIVITIES

11. Does your community participate in the NFIP? . . . . . YES/NO  
If NO, why not? \_\_\_\_\_  
\_\_\_\_\_
12. Are you involved in the day-to-day management of your community's floodplains? . . . . . YES/NO  
If YES, how many years? \_\_\_\_\_
13. Have you ever received any type of formal training and education to help you perform your duties as a local floodplain administrator? . . . . . YES/NO  
If YES, what type of training and who conducted class? \_\_\_\_\_  
\_\_\_\_\_
14. Do you believe your community has adequate control over developments within the 100-year floodplain? . . . . . YES/NO  
Within the watershed? . . . . . YES/NO
15. Is your community active in stormwater management and pollution control? . . . . . YES/NO  
Are you actively involved in these activities? . . . . . YES/NO
16. If FEMA has mapped floodplains in your community, are the maps adequate and accurate? . . YES/NO  
Do the maps need updating? . . . . . YES/NO
17. If FEMA has not mapped floodplains within your community, do you see a need for preparing maps to identify flood prone areas within the community? . . . . . YES/NO
18. Would you like to receive more active support in floodplain management and hazard mitigation from:  
a. The state (TNRCC, DEM, GLO, etc.) . . . . . YES/NO  
b. The FEMA? . . . . . YES/NO  
c. The Texas Floodplain Management Association? . . . . . YES/NO
19. Does your community participate in the Community Rating System program (CRS)? . . . . . YES/NO  
If NO, why not? \_\_\_\_\_  
\_\_\_\_\_
20. Would you support a certification program for floodplain administrators/managers? . . . . . YES/NO  
a. Would you travel to a training facility within the state to take a 3-5 day floodplain management course? . . . . . YES/NO  
b. Would you take a home study course? . . . . . YES/NO  
c. Would you take an examination if one is required? . . . . . YES/NO  
d. Would you pay an annual certification fee to help offset program expenses? . . . . . YES/NO  
e. Should the certification program be mandatory? . . . . . YES/NO  
f. Should the certification program be voluntary? . . . . . YES/NO  
g. Should the program be tied to continuing education and periodic re-certification? . . YES/NO
21. Do you have the support of your locally elected officials (city council/commissioners court)? YES/NO  
If NO, how are they not supporting you? \_\_\_\_\_  
\_\_\_\_\_
22. Do you believe that your community is doing all it can do to minimize the potential of flooding and the possibility of loss of life and damage to property? . . . . . YES/NO

23. Has your community developed any type of mitigation project that has a beneficial effect to minimize flooding, protect lives and prevent property damage? . . . . . YES/NO  
If YES, please explain: \_\_\_\_\_  
\_\_\_\_\_
24. Does your community have any special fee or assessment to help pay for floodplain management and mitigation activities? . . . . . YES/NO  
If YES, please explain: \_\_\_\_\_  
\_\_\_\_\_
25. Do you know your community's emergency management coordinator? . . . . . YES/NO  
If YES, do you cooperate and coordinate local activities during flood events? . . . . . YES/NO

**PART 3 - TEXAS FLOODPLAIN MANAGEMENT ASSOCIATION ACTIVITIES**

26. Are you a member of the Texas Floodplain Management Association (TFMA)? . . . . . YES/NO  
If NO, why not? \_\_\_\_\_  
\_\_\_\_\_
27. Have you attended a TFMA flood conference and training seminar? . . . . . YES/NO  
If YES, where and when? \_\_\_\_\_
28. Have you attended a TNRCC floodplain management workshop or seminar? . . . . . YES/NO  
If YES, where and when? \_\_\_\_\_
29. Are you a member of the Association of State Floodplain Managers (ASFPM)? . . . . . YES/NO  
have you ever attended a ASFPM National Conference? . . . . . YES/NO  
If YES, where and when? \_\_\_\_\_
30. What type of activities should the TFMA be involved with?  
a. Conduct workshops/training seminars? . . . . . YES/NO  
b. Publish a quarterly newsletter? . . . . . YES/NO  
c. Become a more active voice for Texas communities? . . . . . YES/NO  
d. Become more involved in legislation and reform? . . . . . YES/NO  
e. Provide technical assistance to local governments? . . . . . YES/NO  
f. Establish a library of technical manuals and videos? . . . . . YES/NO  
g. Develop a formal agreement between TNRCC and TFMA to assist in state floodplain management activities? . . . . . YES/NO  
h. Continue efforts to establish a floodplain administrator certification program? . . . . . YES/NO  
i. Continue efforts with ASFPM to voice Texas concerns on the national level? . . . . . YES/NO
31. Would you be interested in preparing an article for publication in the TNRCC quarterly floodplain management newsletter? . . . . . YES/NO
32. What other professional organizations or associations do you belong to: (please spell out name)  
\_\_\_\_\_  
\_\_\_\_\_
33. In your opinion, what will improve floodplain management in Texas?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**THANK YOU FOR YOUR INPUT AND TIME SPENT ON THIS SURVEY!**

Survey completed by:

NAME: \_\_\_\_\_  
TITLE: \_\_\_\_\_  
EMPLOYER: \_\_\_\_\_  
STREET ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_  
TELEPHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

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TEXAS NATURAL RESOURCE CONSERVATION COMMISSION  
FLOOD MANAGEMENT & GROUNDWATER PROGRAMS SECTION  
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TEXAS NATURAL RESOURCE CONSERVATION COMMISSION  
FLOODPLAIN COORDINATION TEAM  
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AUSTIN, TEXAS 78711-3087

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## **TRAINING AND EDUCATIONAL FLOODPLAIN MANAGEMENT WORKSHOPS**

TNRCC has given several floodplain management workshops in the past few months. We appreciate the sponsors of these workshops and feedback received. We are in the process of developing a new format for an introductory workshop and advanced modules. In addition, we are looking for ways to gain the backing of your city and county officials.

If you have any ideas for topics to be covered or formats for these workshops, please give us your suggestions. Also if you would like to host a workshop, please let us know. As a host we ask that you provide a location for the workshop, coffee and snacks, television with a VCR, overhead projector, slide projector, and a podium. Current topics being evaluated for these workshop include the following:

How to Issue a Permit	All Hazards Workshop
Map Determinations	Letter of Map Amendment/Revisions (LOMA/LOMR)
Community Rating System	Variances (the Do's and Don't's)

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### **WETLANDS QUESTIONS AND ANSWERS**

1. T F Wetlands are considered special aquatic sites regulated by section 404 of the Clean Water Act.
2. T F Anaerobic means that oxygen is absent from the environment.
3. T F Wetlands have three general environmental characteristics: vegetation, soil, and hydrology.
4. T F Obligate wetlands plants occur almost always in wetlands under normal circumstances.
5. T F A hydric soil can be classified as either an organic or mineral soil.
6. T F Topography is the most important factor that influences hydrology.
7. T F Senate Bill 1054 is known as the "Coastal Management Plan for State-Owned Coastal Wetlands.
8. T F Texas has lost approximately 52% of its wetlands since colonial times.
9. T F Grus americana is the scientific name for the Whooping Crane.
10. T F The State of Texas has adopted a "no overall net loss" goal for state-owned coastal wetlands.

Answers: 1.T 2.T 3.T 4.T 5.T 6.T 7.T 8.T 9.T 10.T

# J.P. Doodles



LIFE IS  
REALLY  
SOMETHIN',  
AIN'T IT?

I'VE SEEN  
A 100-YEAR  
DROUGHT...

..AN' A  
500-YEAR  
FLOOD...

..AN' I'M  
ONLY  
10 YEARS  
OLD!

Barry  
©'93

## WHOSE FLOODPLAIN?

David L. Schein - FEMA Region V

The public as well as local officials have difficulties accepting the validity of a flood insurance study, the accuracy of the floodplain maps, and the existence of a genuine flood hazard because of differing perceptions of what a floodplain is.

Whereas the geomorphological floodplain is a fact and can generally be identified in the field by landform, vegetation, or alluvial soils, the "engineered" floodplain in a flood insurance study is a statistical probability and may bear little resemblance to the features mentioned above. Engineered floodplains derived by discharge-frequency curves, step-backwater models, synthetic regression equations, or other technical means are usually much more extensive than the coincident geomorphic channel and overbank area usually assumed to be floodplain. Regularly or intermittently sodden ground is usually recognized by the local populace as being flood-prone to some degree, but when the "100-year" floodplain is presented to them for the first time, many people do not accept the possibility the map may indeed be accurate (or at least represent the area having a reasonable chance of being flooded). This incredulity, however, does not usually result from lack of perception of genuine flood hazard in the community.

Most people **will** acknowledge the existence of flood hazard along unregulated streams where no flood control or other structural "improvement" is present. The extent of the possible flooding is usually the controversial issue. "If it floods way up where I am, the whole town will be under water," is a common rejoinder to the flood insurance study's results. Unfamiliarity with the sophisticated methods involved in a flood insurance study, lack of confidence in engineering (or engineers), or a misunderstanding of the term "100-year flood" are more responsible for the failure to accept a floodplain map than outright refusal to admit there is a flood hazard.

However, individual and collective perceptions are influenced by memory, and that plays tricks. The "100-year" flood elevation or other significant flooding events may occur with the same or even lower discharges than were experienced in the past. Upstream watershed development, floodplain encroachment, increased friction in the channel and peri-channel area during high flows, and blockage of hydraulic structures may yield higher stages than were achieved by floods-of-record having greater discharges. The community may have experienced a "100-year" or greater **storm**, and the area inundated by the resultant flood was smaller than that shown on the flood insurance study maps.

Sometimes, only the intervention of nature or luck enables the map to be accepted. Once in a great while, meteorology, topography, soil moisture balance, existing development, hydrology, and hydraulics all combine in just the right prescription to generate a condition that matches the results of the engineer's and cartographer's efforts. However, vindication is not sweet when property and perhaps lives are at risk.



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## REMEMBER

**Your community receives one copy of this Newsletter. Please circulate to all key personnel with responsibilities in Floodplain Management or Emergency Management.**

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