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NEWSLETTER

WINTER 1992

After the Flooding . . . Opportunities and Responsibilities

The title sounds like the theme from one of our Floodplain Management Workshops but this article was extracted from the Federal Emergency Management Agency newsletter "Watermark" and is directed toward the insurance industry. The Situation described also highlights the need for local officials to work on public awareness about flood insurance. That effort should target property owners and all other professions involved in buying, selling, or renting properties that are exposed to a flood hazard

Mable (not her real name), 66, lives in Texas with her 86-year-old mother. Their only income is Social Security. They own a 1969 Cadillac that is not insured. They rent a home in what is considered to be the low-rent part of town. Mable was flooded in May 1989. Because of her limited income and lack of flood insurance coverage, she applied for and was granted \$10,300 in federal disaster assistance to cover the loss to her personal belongings and household furnishings.

Mable's home is located in the 100-year floodplain. She was required, by law, to purchase a flood insurance policy in the amount of the grant. Mable called every insurance producer in town and tried to get them to sell her a flood insurance policy on her contents. She had the money; it was part of the grant she received. Some producers told her flood insurance was not available for contents only. Some told her she could not get flood insurance if she was in the 100-year floodplain. Some told her they did not write flood insurance in her area. Mable was unable to get flood insurance coverage and hoped for the best.

In 1990, Mable was flooded again. She applied for another grant, but her request was denied because she had been required to purchase a flood policy and keep it in force for three years as a condition of receiving disaster assistance the year before. Mable and her mother have lost almost all of their possessions with no foreseeable financial means to replace them because they could not find an insurance producer in their town willing to write a flood insurance policy for them. There may be more Mables in Texas and throughout the United States this year. (Continued on Page 2)

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(Continued from Page 1)

Despite all of the media attention about Hurricane Hugo enhancing public awareness to the threat of flooding, it is unfortunate that many producers do not take flood insurance seriously either as a responsibility under the law or as a source of additional income.

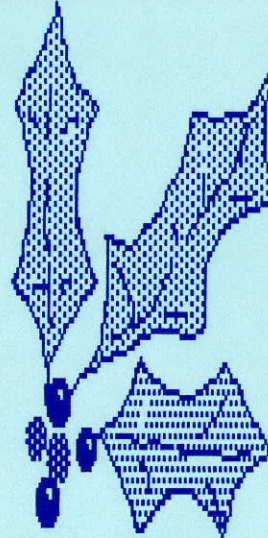
Federal Disaster Protection Act of 1973

The Federal Disaster Protection Act of 1973 mandates that federally-insured, regulated, or guaranteed financial assistance be protected by flood insurance coverage if these monies are lent (or granted) for improvements in special flood hazard areas. When a flood hits, the uninsured may apply for disaster assistance from various government sources. Producers may not be aware of the fact that the Small Business Administration (SBA) no longer makes low-interest loans. These loans are now being charged the current interest rate. Flood victims who do not qualify for an SBA loan may be eligible for a grant, but they still must purchase flood insurance. In most cases, they are given the money for the first year's premium.

Civic Responsibility

As professional business leaders in a community, insurance producers have a civic responsibility to protect and serve the other residents of the community to the best of their ability. Most of the time, they do an outstanding job; however, some fail to offer flood insurance to their clients and potential clients. Some do not even mention that this coverage is available; and others advise that flood insurance is not even needed. Becoming active in writing

flood insurance will help reduce Errors and Omissions exposure for insured losses. It will also provide a source of additional income for the producer. Many potential policyholders lack insurance expertise and may erroneously believe that their homeowner's policy protects them from financial loss due to floods. After a loss is a terrible time to find out they are wrong.



This Conference May Interest You.....

Urbanization and the Riverine Environment: A Balancing of Values-Design Approaches to Sustainable Development in Multiobjective Urban Stream Corridors and Wetlands. The conference will be held in Houston, Texas, March 5-7, 1992 and is sponsored by U.S. Environmental Protection Agency, Region 6; Harris County Flood Control Task Force; and Association of State Floodplain Managers. Intended for engineering and design professionals as well as persons interested in floodplain issues, wetland designation, and environmental quali-

ty, this conference will include presentations by representatives of the EPA, the Corps of Engineers, FEMA, and the Department of Interior, plus design experts and other professionals. They will address many of the problems involved in managing urban stream corridors and wetlands; urban drainage, floodway/greenway design, stream restoration, multiobjective stream corridor projects, nonpoint source pollution, erosion and siltation control, and wetlands preservation. For details and registration materials, contact Elizabeth Nelson, Harris County Flood Control District, 9900 Northwest Freeway, Suite 220, Houston, TX 77092, (713) 684-4037.

**NFIP Biennial Conference
Washington, D.C.
Nov. 18-21, 1991**

The theme was "Building on Success, We Need Your Support" and the FIA staff built an excellent NFIP Biennial Conference to support that theme. Since it was created in 1968, the NFIP has made flood insurance available to property owners in return for wiser floodplain management at the local level. That simple concept has resulted in a government program that is both self-supporting, and effective in achieving reduced flood damages.

From the opening keynote speaker, Congressman Bill Archer of Texas, to the closing keynote speaker, Wallace E. Stickney, Director of FEMA, the conference provided a forum for government officials from all levels to interact with professionals in the insurance, lending

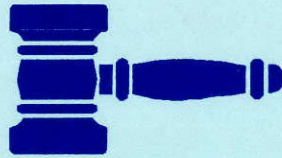
and building industries regarding all aspects of the NFIP. Guess what? We complement each other in many ways. The continued success of the NFIP is very much dependent on each group's professional skills utilized in concert.

Special subject sessions included:

- 1) Community Compliance
- 2) Improvements to Flood Coverage
What's Practical/Possible?
- 3) GIS and the NFIP
- 4) Rates and Rules
- 5) Legal Issues
- 6) Implementing a National Mitigation Program
- 7) Post-Flood Mitigation
Opportunities
- 8) Engineering/Mapping Issues
- 9) Community Rating System in
Action
- 10) Simplified Flood Insurance
Policies and Forms
- 11) Lender Compliance
- 12) Coastal and Great Lakes Erosion
- 13) Public Awareness and the NFIP
- 14) Floodplain Management
Decisions - Don't Forget the
Insurance Ramifications
- 15) Technically Feasible and Cost
Effective Mitigation Alternatives
- 16) Implementing a Coastal Erosion
Management Program
- 17) Accelerated Flood Map
Procedures
- 18) Private Sector Support Services
Uncover NFIP Issues

The 1991 conference was great and I am looking forward to 1993. Congratulations to the FIA staff.

Coastal Barrier Resources System Expanded



(Extracted from Watermark, Fall/Winter 1991)

Congress, last November, more than doubled the area encompassing the Coastal Barrier Resource System (henceforth the System) with the passage of the Coastal Barrier Improvement Act. Insurance agents, lenders, and local officials should be aware, however, that despite this overall gain, a number of tracts of land previously included within the System were deleted. These changes present implementation problems, which could take a year or more to iron out, and have, in the words of one NFIP official, created a real "operating mess".

For those not familiar with the 1982 law that created it, the System is composed of largely undeveloped terrain lining the perimeter of the country, mainly along the Atlantic and Gulf Coasts. The new additions to the System, which now exceeds a million acres, include for the first time parts of the Great Lakes region, Puerto Rico, and the Virgin Islands. Also protected by the Act are a number of recreational sites and wildlife refuges held by state, federal, or qualified organizations and are known as "otherwise protected areas".

Consistent with past legislation, the Act calls for the prohibition of all federal expenditures or financial assistance—including flood insurance—for residential or commercial development within the System. Although it doesn't bar property owners from using state, local, or private funding for development along coastal barriers, it effectively transfers the risks associated with such development from federal taxpayers to those who choose to live or invest in those areas.

The prohibition of flood insurance coverage for all new or substantially improved structures is intended to deter development within the System. This prohibition went into effect November 16, 1990, the date the President signed the Act, even though it wasn't until

June 1991 that the Department of Interior (DOI) released its final version of System maps. To confuse matters, lawmakers have set a separate date—November 16, 1991—for implementing the prohibition of flood insurance within "otherwise protected areas," most of which are federally owned.

Maps issued by the DOI are now available at government offices in all affected municipalities or can be ordered from the U.S. Geological Survey outlet in Colorado. These maps, however, lack many of the essential planimetric features, such as street names and corporate boundaries, that flood insurance providers will need to make vital determinations. In most instances, the names given to geological areas within the DOI System maps do not correspond to those of participating NFIP communities.

Updated Flood Insurance Rate Maps (FIRMs), put out by the NFIP, will take approximately a year to produce, as changes in the System have altered over 2,000 map panels in more than 350 communities. The cost to the NFIP, and ultimately its policyholders, is \$1.3 million, as no federal monies were appropriated for this undertaking. Until they are available, agents and lenders working in recently incorporated areas of the System will have to consult the DOI maps as well as existing FIRMs to find out if flood insurance is available.

When the System was created in 1982, Congress delayed the implementation of the prohibition against flood insurance for one year from the date of enactment in order to give the NFIP enough time to revise program maps. But this time around, lawmakers have taken swift and decisive action. "We didn't get the lag time we did before because of the perception that builders went in then and developed like crazy," says Jim Taylor, FIA Assistant Administrator.

Agents who inadvertently insure properties within the System should be advised; Taylor says that the potential for E & O exposure is always there. He offers this caveat: "If you're selling in a community you think might be affected, you should make sure your files have the appropriate documentation."

NFIP policy for inadvertent sales, as established in 1982, is immediate nullification. FIA

Administrator, C.M. "Bud" Schauerte, explains, "Should a building inadvertently be insured as a result of human error--and it does happen on occasion--the policy is cancelled and the premium is returned to the policyholder upon discovery, even in a claim situation."

A claim situation, as you can imagine, may not be the most opportune time to find out how the new maps work; new System boundaries are more than just lines drawn in the sand. For further information or assistance regarding the use of Department of Interior maps, contact Dr. Frank Tsai of the Federal Insurance Administration at (202) 646-2753. The Federal Register, June 6, 1991 (pp. 26305-26312) lists locations where the maps are available for review,

and includes an order form. To order maps directly at a cost of \$4 each, write:

U.S. Department of the Interior
 Geological Survey
 Box 25425 Denver Federal Center
 Denver, CO 80225

The following list identifies the CBRS Communities in Texas that have added and/or deleted CBRS areas.

Summary of Coastal Barrier Additions, Coastal Barrier Deletions, and Addition of Otherwise Protected Areas (OPAs)

COMMUNITY NAME	STATE	COMMUNITY NUMBER	BARRIERS ADDED ?	BARRIERS DELETED ?	OPAs ADDED ?
Aransas Pass (City)	TX	485453	N	N	Y
Aransas Co. (Uninc. Areas)	TX	485452	N	N	Y
Brazoria Co. (Uninc. Areas)	TX	485458	Y	N	Y
Calhoun Co. (Uninc. Areas)	TX	480097	Y	Y	Y
Cameron Co. (Uninc. Areas)	TX	480101	Y	N	Y
Chambers Co. (Uninc. Areas)	TX	480119	Y	N	N
Corpus Christi (City)	TX	485464	Y	N	Y
Crystal Beach (Town)	TX	480243	Y	N	N
Galveston (City)	TX	485469	N	N	Y
Galveston Co. (Uninc. Area)	TX	485470	Y	N	Y
Jefferson Co. (Uninc. Area)	TX	480385	N	Y	Y
Kenedy Co. (Uninc. Areas)	TX	481230	Y	N	Y
Kleberg Co. (Uninc. Areas)	TX	480423	Y	N	Y
Matagorda Co. (Uninc. Area)	TX	485489	Y	N	Y
Nueces Co. (Uninc. Areas)	TX	485494	N	N	Y
Port Arthur (City)	TX	485499	N	Y	Y
Quintana (Village)	TX	481301	Y	N	N
South Padre Island (Town)	TX	480115	N	N	Y
Texas City	TX	485514	Y	N	Y
Willacy Co. (Uninc. Areas)	TX	480664	N	N	Y

LET'S BUILD A DAM

(The Debris Line, May 1988)

And so a dam was built; 1) to provide a regular supply of water for irrigation (an agricultural and economic benefit); 2) to prevent disastrous floods (floodplain management); and 3) to provide electrical power for a society (social benefits and potential growth).

The annual flooding (now prevented) had brought a supply of rich nutrients to this region, renewing its fertility. Fishermen had long depended upon the annual flooding cycle. Since the dam put an end to the annual flood with its nutrient deposits, the annual bloom of photoplankton in the area no longer occurs. Thus, the food chain from photoplankton to zooplankton to fish has been broken; and the sardine fishery, once producing eighteen thousand tons (36 million pounds) has dropped to about five hundred tons per year or (1 million pounds).

Another ecological effect of the dam has been the replacement of an intermittent flowing stream with a permanent stable lake which has allowed aquatic snails to maintain large populations. Before the dam was built, the snail population was reduced each year during the dry seasons. Larger human population is also concentrated near the lake and irrigated areas. The problem is not the increase in snails and the concentration of population alone, but the fact that the snails serve as an intermediate host of the larvae of the blood fluke. The larvae leave the snail and bore into humans, infecting the liver and other organs. This causes a disease called SCHISTOSOMIASIS. The species of snail which lives in

stable water harbors a more virulent species of fluke than found in other species of snail. Thus, the dam and lake created by the dam increased both the incidence and virulence of schistosomiasis among the people of this region.

The dam is the Aswan High Dam - the river is the Nile and the region is the Eastern Mediterranean Sea.

The point is not that this is a dam many miles away, affecting a people we do not know personally, but that watershed management is not a single or limited purpose function and that until a wholistic approach to watershed/floodplain management is an accomplished fact the floodplain management planning process has only begun.

The NFIP and Building Code Standards

(Extracted from Natural Hazards Observer, Nov. 1991)

The Federal Emergency Management Agency (FEMA) has signed a contract with the National Institute of Building Sciences (NIBS) to evaluate the compatibility of flood loss reduction standards in the National Flood Insurance Program (NFIP) with construction standards in the nation's model building codes for earthquake, fire, and wind hazards. The project will research existing codes and standards that address these natural hazards, identify any that are in potential conflict, and recommend solutions.

NIBS is a public/private partnership authorized by Congress to improve the way building construction is regulated

in the U.S., facilitate the safe introduction of new and innovative technology in the building process, and disseminate performance criteria and other technical information.

The project is part of FEMA's multi-year effort to incorporate the NFIP flood damage resistant design standards into the nation's model building codes, which are then adopted by states and local governments. As of this date, two model building code groups, Building Officials and Code Administrators (BOCA) and the Southern Building Code Congress International (SBCCI), have accepted and published extensive sections of the NFIP floodplain management regulations that pertain to building standards. A third, the International Council of Building Officials (ICBO), has recently accepted flood-related language.

It is reasoned that, as the NFIP requirements are incorporated into building codes, the more widely used and enforced they become. In addition, FEMA is considering a consensus standard for flood-resistant construction that could be adopted by all the model code groups; a more credible consensus standard would foster consistent code language nationwide.

Volunteers are currently being sought to participate on this NIBS project committee. To receive a membership application form or to obtain further information, contact NIBS, Public Information Department, 1201 L Street, N.W., Washington, DC 20005, (202) 289-7800.

Watch for This Course

The Southern Building Code Congress International (SBCCI) with assistance from the Federal Insurance Administration (FIA) is preparing a new training course for local officials and builders involved in coastal development. The course is being prepared for presentation in the late spring. The course is titled Coastal Construction Course for Local Code Enforcement Officials and Builders.

New Training Course Available

Community Floodplain Management Course. Federal Emergency Management Agency/Federal Insurance Administration, Emmitsburg, Maryland; March 2-6, 1992. The Federal Insurance Administration is offering this new course designed primarily for local officials responsible for implementing the National Flood Insurance Program (NFIP). The course, to be held at the National Emergency Training Center, will cover the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. For more information, contact the National Emergency Training Center Admissions Office, 16825 South Seton Avenue, Emmitsburg, MD 21727, (301) 447-1035.

Multiobjective River Corridor Management

(Extracted from Natural Hazards Observer, Nov 1991)

Rivers provide unique benefits to both people and nature. However, most of the nation's rivers have been heavily affected by a wide variety of human activities, including channelization, dredging, and various flood control projects. Historically, thousands of acres of wetlands have been drained to create highly productive agricultural lands. In addition, communities have grown along shorelines and within watersheds, resulting in concentrated urban development along rivers and floodplains. As a result, most river courses in the U.S. no longer resemble the wild rivers that existed prior to American colonization; yet, these rivers continue to be vitally important both economically and ecologically. In a continuing effort to balance development pressures with natural resource restoration and protection, multiobjective river corridor management (MORC) is being used to ensure sustainable use of essential river resources.

Multiobjective river corridor management is a process that characteristically is driven by local needs, involves all interested parties, and results in a river management strategy that incorporates and balances the requirements of all user groups while restoring and protecting the river environment.

In recent years management goals for rivers have broadened to include:

- ◆ reducing flood and stormwater losses,
- ◆ protecting and improving

- water quality,
- ◆ protecting and improving fish and waterfowl habitat,
- ◆ reducing erosion losses and sedimentation problems,
- ◆ enhancing recreational opportunities,
- ◆ protecting aesthetic values,
- ◆ encouraging waterfront renewal and revitalization, and
- ◆ balancing public and private property rights.

In response to these management goals, a wide variety of programs have been initiated at the federal, state, and local levels. Examples include flood insurance, technical assistance programs, construction grant programs, water quality permit programs, waterfront revitalization plans, zoning, and greenway projects.

For the most part, these have been single-purpose programs, and individually they have worked well up to a point - the point where they must be integrated with other programs serving river management goals. If we want to move toward sustainable use of our river resources, then we must identify how to integrate these various programs so that they are not implemented in ignorance or opposition to one another, but rather, in ways that are complementary and that protect natural resources while meeting the needs of local communities.

MORC is a process for finding this common ground, and surprisingly, there is a lot of common ground on which to build. Additionally, MORC provides an opportunity to broaden and combine the constituencies of individual interest groups that might not otherwise be heard.

Following is a list of tips on the development of a successful MORC project.

River corridor projects should be locally driven. A MORC project must reflect the needs and aspirations of the people who live beside and use the river. Moreover, because local communities will play key roles in successful implementation of MORC projects, local officials and residents must play a central role from the beginning of a project.

All viewpoints should be brought to the table. The managers of MORC projects will have to work with all interest groups sooner or later. To ensure broad support, it is best to bring everyone to the table and encourage them to be part of the solution from the very beginning.

The public should be involved early and fully. Rivers are public resources; the public should be given the opportunity to understand and participate in the planning processes affecting them. Public support is important to the long-term success of a project.

The participants should not plan to plan; they should plan to make things happen. The MORC planning process should not result in a mammoth document on what needs to be done, followed by lengthy efforts to figure out how to put the plan into action. The process should result in action and show progress early. Showing progress, even in a very small way, will foster support and provide momentum for the project.

The process should be action-oriented. As problems are identified and solutions are found, the participants in

a MORC planning process should work aggressively to determine implementation steps and act on them wherever possible. Success breeds success.

Participants should develop a big bag of tools. Finding common ground often means discarding conventional solutions and seeking innovative ones. These creative solutions can relate to design, financing, or institutional arrangements. The planners and managers involved should not be limited by what they know. They should draw on the expertise of the many interests represented in the MORC process.

Planners should anticipate conflicts and prepare for them. They should look for win/win solutions, ask participants to begin the process with an open mind, and be sure to have interest groups clearly define the problems they need solved before moving ahead to look at solutions. Interest groups may come to the table with a solution in mind, but finding common ground may mean selecting an alternative solution that resolves their issues as well as those of other interest groups.

Programs should be sufficiently flexible to deal with a variety of geographical situations. The U.S. is one of the most geographically and ethnically diverse countries in the world. Solutions need to be tailored to local opportunities and constraints. Persons involved in the planning process must find solutions that are suited to the local social and ecological environment. They should not assume that what worked elsewhere is the best solution for their community.

Successful solutions should be based on good science. Scientific knowledge and the means for its application to support multiobjective river corridor management are growing rapidly. Planners should use the best science (e.g., landscape ecology and bioengineering) and technology (e.g., geographic information systems) available.

Planners involved in the MORC process should collect information on alternative solutions.

"What to Do" should be determined by the MORC process; planners should provide as many alternatives as possible on "how to do it" in order to identify the solution that meets the broadest range of needs. Planners should specifically include nonstructural solutions, because such measures often provide unique opportunities to meet a wide range of needs.

The project must pay attention to operation and maintenance concerns. Long-term success means supporting proper operation and maintenance over time. Thus, everyone should ensure that both financial and training concerns are addressed for those that will carry out operation and maintenance.

Professionals will recognize that MORC has cousins, including watershed management, comprehensive planning, greenway development, and floodplain management. MORC, because it is a process, incorporates elements of these and other related approaches as they fit local resource issues and needs.

However, MORC has philosophical underpinnings as well. First, it assumes a common solution exists. Sec-

ond, it assumes that the common solution will, in part, restore and protect the river resource. Finally, it assumes that the solution will support sustainable use of natural resources and the local economy. MORC is not a panacea. Instead, it encompasses some of our most recent, and hopefully most useful, ideas on how to enhance the nation's river resources.

Jeanne Christie Melanson
Wetlands Division
U.S. Environmental Protection Agency

More on MORC.....

The Association of State Floodplain Managers has just published *Multi-Objective River Corridor Planning: Proceedings of the Urban Stream Corridor and Stormwater Management Workshop and the Multi-Objective Management of River Corridors and their Restoration Workshop*, edited by Eve Grunfest (1991, 234 pp.). The papers from these two meetings, held in March 1989, examine multiobjective river corridor management from national, regional, state, and local perspectives; discuss everything from hydrologic engineering to biological techniques for managing river courses; survey various means for financing river management projects; present successful case studies; and offer future possibilities for managing stream corridors. Copies cost \$10.00 for association members, \$12 for nonmembers. Both groups should add \$2 for postage. Copies are available from the Association of State Floodplain Managers, P.O. Box 2051, Madison, WI 53701, (608) 266-1926.

NFIP Lenders/Agents Workshops

Sponsored by Computer Sciences Corporation

COMMUNITY-WIDE WORKSHOP SCHEDULE (8:30 a.m. - 4:00 p.m.)

GALVESTON	February 11, 1992	Holiday Inn, 5002 Seawall Boulevard
BEAUMONT	February 26, 1992	Beaumont Hilton, 2355 IH-10 South
ABILENE	April 16, 1992	Kiva Inn, 5403 South First Street

AGENT WORKSHOP SCHEDULE (8:30 a.m. - 4:30 p.m.)

DALLAS	January 29, 1992	Holiday Inn - Bedford, 3005 West Airport Freeway
HOUSTON	March 18, 1992	NFIP Regional Office, 7035 West Tidwell, J-105
AUSTIN	April 21, 1992	Holiday Inn - Airport, 6911 North IH-35
HOUSTON	July 7, 1992	NFIP Regional Office, 7035 West Tidwell, J-105
McALLEN	July 14, 1992	Fairway Resort, 2105 South Tenth Street
DALLAS	August 11, 1992	Holiday Inn - Bedford, 3005 West Airport Freeway
HOUSTON	September 22, 1992	NFIP Regional Office, 7035 West Tidwell, J-105

LENDER WORKSHOP SCHEDULE (8:30 a.m. - 12:00 p.m.)

DALLAS	January 30, 1992	Holiday Inn - Bedford, 3005 West Airport Freeway
HOUSTON	February 19, 1992	NFIP Regional Office, 7035 West Tidwell, J-105
HOUSTON	April 7, 1992	NFIP Regional Office, 7035 West Tidwell, J-105
AUSTIN	April 23, 1992	Holiday Inn - Airport, 6911 North IH-35
McALLEN	July 16, 1992	Fairway Resort, 2105 South Tenth Street
DALLAS	August 12, 1992	Holiday Inn - Bedford, 3005 West Airport Freeway
HOUSTON	August 18, 1992	NFIP Regional Office, 7035 West Tidwell, J-105

CALL DEBBIE FRANK AT 713/690-0115 TO RESERVE A SEAT OR FOR MORE INFORMATION

CRS - 1 Year Old and Growing

The Community Rating System (CRS) is starting its second year. At press time twelve new Texas communities have applied to participate in CRS along with the 21 communities that participated in year one. The reward for their property owners will be reduced flood insurance rates and less risk of flood damage. If your community missed this year's application deadline of December 15, plan now to apply next year. The sooner you start the process the easier it will be.

Workshops Stir Interest in CRS

CRS workshops were conducted at eight locations around the State during October and November. The workshops were designed to explain the CRS concept and the application process. The Workshops were presented by Bill Baker of ISO, Inc. and Keith Krause of Texas Water Commission. The Workshops were well received and many communities indicated they will apply for CRS this year or in 1992. If you want more information about CRS contact Keith Krause of TWC at 512/371-6310.

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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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