

For: State and County Offices

**Mandatory Flood Insurance and Floodplain Development Permits**

Approved by: Acting Deputy Administrator, Farm Programs



**1 Overview**

**A**

**Background**

Federal agencies acting as lenders and regulated lending institutions are to require flood insurance when making a loan and maintain the coverage for the term of the loan as a condition for applicable loans involving existing or proposed buildings or mobile homes that are located in a special flood hazard area (SFHA).

FSA or guaranteed lenders are required to notify applicants/borrowers if their building or mobile home is located in SFHA and requires insurance. If a borrower has not purchased flood insurance after 45 calendar days of the notification, FSA or a guaranteed lender has the statutory authority to purchase flood insurance on behalf of the borrower.

Civil penalties may be imposed on lenders that have a pattern of noncompliance with flood insurance requirements including notification, escrow, placement, and maintenance of flood insurance.

The regulations about flood insurance for FSA's direct and guaranteed loans are in FmHA Instruction 426.2. Revisions to FmHA Instruction 426.2 are being developed to implement using FEMA Form 81-93. Until the revised regulation is published, this notice will provide guidance on using FEMA Form 81-93.

1-FSFL contains flood insurance guidance for Farm Storage Facility Loans. This notice requires that storage structures located in SFHA in a participating community carry mandatory flood insurance whether or not real estate is taken as security for the loan.

Continued on the next page

<b>Disposal Date</b>  April 1, 2002	<b>Distribution</b>  State Offices; State Offices relay to County Offices
---	---

## Notice EQ-107

### 1 Overview (Continued)

---

#### B

##### Purpose

This notice:

- provides background on the requirements for mandatory flood insurance for loan programs operated by FSA and CCC that involve buildings or mobile homes
  - provides guidance on using FEMA Form 81-93
  - outlines the requirements for floodplain development permits.
- 

#### C

##### Contacts

If there are questions about this notice or floodplain insurance issues, including access to floodplain maps, contact any of the following:

- James Fortner, Conservation and Environmental Programs Division at 202-720-1976
  - Kathleen Miller, Loan Making Division at 202-720-1643
  - Chris Kyer, Price Support Division at 202-720-7935.
-

## 2 Implementation Responsibilities

---

### A Using FEMA Form 81-93

Use FEMA Form 81-93 to:

- identify buildings located in SFHA
- ascertain the availability of flood insurance to ensure compliance with the mandatory flood insurance purchase requirements.

**Definition:** A building is a walled and roofed building, other than a gas or liquid storage tank, that is principally above ground and affixed to a permanent site, including a building in the course of construction, alteration, or repair, and a manufactured (mobile) home on a foundation; also a building that is located in a participating community and has not been declared by a State or local government to be in violation of its floodplain management requirements. Residential and most types of agricultural, commercial, industrial, and public buildings, such as barns, machinery storage sheds, grain storage bins, roofed silos, lumber sheds, stores, warehouses, factories, and water and sewer treatment plants are included in this definition.

FEMA Form 81-93 provides specific information on the need for and availability of flood insurance. This information is necessary for determining program eligibility.

---

Continued on the next page

## 2 Implementation Responsibilities (Continued)

---

### **B Completing FEMA Form 81-93**

FEMA Form 81-93 shall be completed for all applications submitted to FSA for loans to finance a building as defined in subparagraph A. This includes loans where real estate is taken as security and loans where only the building serves as security. FEMA 81-93 may be completed either by an FSA employee or a technical consultant who will guarantee the accuracy of the information provided. FEMA Form 81-93 and instructions for completion is in Exhibit 1. Copies may be downloaded for:

- the lending agency at [www.fema.gov/library/fform.htm](http://www.fema.gov/library/fform.htm)
- FSA employees at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>.

FEMA Form 81-93 provides specific information on floodplain identification that is pertinent to accurately completing the Agency's environmental review. Attach the completed FEMA 81-93 to FmHA 1940-22, FSA-850, or include as an exhibit to a Class I or Class II Environmental Assessment.

---

### 3 Floodplain Development Permits and Waivers

---

#### A Permit Requirements

When a community chooses to join the National Flood Insurance Program (NFIP), it must adopt and enforce minimum floodplain management standards for participation. The floodplain management requirements within SFHA are designed to:

- prevent new development from increasing the flood threat
- protect new and existing buildings from anticipated flood events.

When a community chooses to join NFIP, it must require permits for all development in SFHA and ensure that construction materials and methods used will minimize future flood damage.

The local floodplain management regulations required by NFIP apply only in SFHA's. However, communities may regulate development in areas of moderate flood hazard.

For all loans including construction in a floodplain, applicants will be required to obtain any required floodplain development permits before the closing of a loan. This requirement applies both to loans for new development and for refinancing of existing debt where the development is less than 1 year old.

A list of the Federal Emergency Management Agency (FEMA) Regional Offices is in Exhibit 2 and a list of State floodplain coordinators is in Exhibit 3. Further information may be obtained from [www.fema.gov/nfip](http://www.fema.gov/nfip) or [www.floods.org](http://www.floods.org).

---

#### B Issuing Waivers

FSA does not have the authority to issue waivers to loan applicants to avoid the requirement for obtaining mandatory flood insurance.

Any requests for appeals about mandatory flood insurance under NFIP or requests for letters of map amendment must be directed to either the local floodplain administrator or the FEMA Regional Office.

---

FEDERAL EMERGENCY MANAGEMENT AGENCY <b>STANDARD FLOOD HAZARD DETERMINATION</b>		See The Attached Instructions	O.M.B. No. 3067-0264 Expires October 31, 2001	
<b>SECTION I - LOAN INFORMATION</b>				
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS <i>(Legal Description may be attached)</i>		
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		
<b>SECTION II</b>				
<b>A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION</b>				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
<b>B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME</b>				
1. NFIP Map Number or Community-Panel Number <i>(Community name, if not the same as "A")</i>	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR <input type="checkbox"/> yes Date _____	4. Flood Zone	5. No NFIP Map
<b>C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)</b>				
1. <input type="checkbox"/> Federal Flood insurance is available <i>(community participates in NFIP)</i> . <input type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP.				
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood insurance may not be available. CBRA/OPA designation date: _____				
<b>D. DETERMINATION</b>				
<b>IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO</b>				
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.				
<b>E. COMMENTS (Optional):</b>				
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
<b>F. PREPARER'S INFORMATION</b>				
NAME, ADDRESS, TELEPHONE NUMBER <i>(if other than Lender)</i>			DATE OF DETERMINATION	
FEMA Form 81-93 OCT 98 <span style="float: right;">This form may be locally reproduced.</span>				

Continued on the next page

## FEMA Form 81-93 (Continued)

**STANDARD FLOOD HAZARD DETERMINATION FORM INSTRUCTIONS  
PAPERWORK BURDEN DISCLOSURE NOTICE**

Public reporting burden for FEMA Form 81-93 form is estimated to average 20 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20742; and to the Office of Management and Budget, Paperwork Reduction Project (30676-0264), Washington, DC 20503.

**SECTION 1**

1. **LENDER NAME:** Enter lender name and address.
2. **COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS:** Enter property address for the insurable collateral. In rural areas, a postal address may not be sufficient to locate the property. In these cases, legal property descriptions may be used and may be attached to the form if space provided is insufficient.
3. **LENDER ID. NO.:** The lender funding the loan should identify itself as follows: FDIC-insured lenders should indicate their FDIC Insurance Certificate Number; Federally-insured credit unions should indicate their charter/insurance number; Farm Credit institutions should indicate their UNINUM number. Other lenders who fund loans sold to or securitized by FNMA or FHLMC should enter the FNMA or FHLMC seller/servicer number.
4. **LOAN IDENTIFIER:** Optional. May be used by lenders to conform with their individual method of identifying loans.
5. **AMOUNT OF FLOOD INSURANCE REQUIRED:** Optional. The minimum federal requirement for this amount is the lesser of: the outstanding principal loan balance; the value of the improved property, mobile home and/or personal property used to secure the loan; or the maximum statutory limit of flood insurance coverage. Lenders may exceed the minimum federal requirements. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the value of the building/mobile home/personal property.

**SECTION 2****A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. **NFIP Community Name.** Enter the complete name of the community (as indicated on the NFIP map) in which the building or mobile home is located. Under the NFIP, a community is the political unit that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. A community may be any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization. (Examples: Brewer, City of; Washington, Borough of; Worchester, Township of; Baldwin County; Jefferson Parish.) For a building or mobile home that may have been annexed by one community but is shown on another community's NFIP map, enter the Community Name for the community with land-use jurisdiction over the building or mobile home.
2. **County(ies).** Enter the name of the county or counties in which the community is located. For unincorporated areas of a county, enter "unincorporated areas". For independent cities, enter "independent city."
3. **State.** Enter the two-digit state abbreviation. (Examples: VA, TX, CA.)
4. **NFIP Community Number.** Enter the 6-digit NFIP community number. This number can be determined by consulting the NFIP Community Status Book or can be found on the NFIP map; copies of either can be obtained from FEMA's Website <http://www.fema.gov> or by calling 1-800-611-6125. If not NFIP Community Number exists for the community, enter "none".

**B. NFIP DATA AFFECTING BUILDING/MOBILE HOME**

The information in this section (excluding the LOMA/LOMR information) is obtained by reviewing the NFIP map on which the building/mobile home is located. The current NFIP map, and a pamphlet titled "Guide to Flood Maps," may be obtained from FEMA by calling 1-800-611-6125. Note that even when an NFIP map panel is not printed, it may be reflected on a community's NFIP map index with its proper number, date, and flood zone indicated; enter these data accordingly.

1. **NFIP Map Number or Community-Panel Number.** Enter the 11-digit number shown on the NFIP map that covers the building or mobile home. (Examples: 480214 0022C; 58103C0075 F.) Some older maps will have a 9-digit number (Example: 12345601A.) Note that the first six digits will not match the NFIP Community Number when the sixth digit is a "C" or when one community has annexed land from another but the NFIP map has not yet been updated to reflect this annexation. When the sixth digit is a "C", the NFIP map is in countywide format and shows the flood hazards for the geographic areas of the county on one map, including flood hazards for incorporated communities and for any unincorporated county contained within the county's geographic limits. Such countywide maps will list an NFIP Map Number. For maps not in such countywide format, the NFIP map will list a Community-Panel Number on each panel. If no NFIP map is in effect for the location of the building or mobile home, enter "none".

Continued on the next page

## FEMA Form 81-93 (Continued)

2. **NFIP Map Panel Effective/Revised Date.** Enter the map effective date or the map revised date shown on the NFIP map. (Example: 6/15/93.) this will be the latest of all dates shown on the map.

3. **LOMA/LOMR.** If a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) has been issued by FEMA since the current Map Panel Effective/Revised Date that revises the flood hazards affecting the building or mobile home, check "yes" and specify the date of the letter; otherwise, no entry is required. Information on LOMAs and LOMRs is available from the following sources:

\* The community's official copy of its NFIP map should have a copy of all subsequently-issued LOMAs and LOMRs attached to it.

\* For LOMAs and LOMRs issued on or after October 1, 1994, FEMA publishes a list of these letters twice a year as a compendium in the Federal Register; This information is also available on FEMA's website at <http://www.fema.gov>.

\* A subscription service providing digitized copies of these letters on CD-ROM is also available by calling 1-800-358-9616.

4. **Flood Zone.** Enter the flood zone(s) covering the building or mobile home. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D.) If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to be in the SFHA. All flood zones beginning with the letter "A" or "V" are considered Special Flood Hazard Areas (SFHAs). Each flood zone is defined in the legend of the NFIP map on which it appears. If there is no NFIP map for the subject area, enter "none."

5. **No NFIP Map.** If no NFIP map covers the area where the building or mobile home is located, check this box.

C. **FEDERAL FLOOD INSURANCE AVAILABILITY.** Check all boxes that apply; however, note that boxes 1 (Federal Flood Insurance is available...) and 2 (Federal Flood Insurance is not available...) are mutually exclusive. Federal flood insurance is available to all residents of a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Community Status Book, which is available from FEMA and at <http://www.fema.gov>. The NFIP Community Status Book will indicate whether or not the community is participating in the NFIP and whether participation is in the Emergency or Regular Program. If the community participates in the NFIP, check either Regular Program or Emergency Program. To obtain Federal flood insurance, a copy of this completed form may be provided to an insurance agent.

Federal flood insurance is prohibited in designated Coastal Barrier Resources Areas (CBRA) and Otherwise Protected Areas (OPAs) for buildings or mobile homes built or substantially improved after the date of the CBRA or OPA designation. An information sheet explaining the Coastal Barrier Resources System may be obtained from FEMA by calling 1-800-611-6125.

D. **DETERMINATION:** If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no. If no NFIP map exists, Section B5 should also be checked.

F. **PREPARER'S INFORMATION:** If other than the lender, enter the name, address, and telephone number of the company or organization performing the flood hazard determination. An individual's name may be included, but is not required.

**Date of Determination.** Enter date on which flood hazard determination was completed.

#### **OTHER INFORMATION**

**MULTIPLE BUILDINGS:** If the loan collateral includes more than one building, a schedule for the additional building(s)/mobile home(s) indicating the determination for each may be attached. Otherwise, a separate form must be completed for each building or mobile home. Any attachment(s) should be noted in the comment section. A separate flood insurance policy is required for each building or mobile home.

**GUARANTEES REGARDING INFORMATION:** Determinations on this form made by persons other than the lender are acceptable only to the extent that the accuracy of the information is guaranteed.

**FORM AVAILABILITY:** Copies of this form are available from the FEMA fax-on-demand line by calling (202) 646-FEMA and requesting form #23103. Guidance on using the form in a printed, computerized, or electronic format is contained in form #23110. This information is also available on FEMA's website <http://www.fema.gov>.

**Federal Emergency Management Agency Regional Offices**

Location	FEMA	NFIP
<b>Region I</b> (CT, MA, ME, NH, RI, VT)	Mitigation Division J. W. McCormack Post Office and Courthouse Building Boston, MA 02109-4595 617-223-9561	140 Wood Road Suite 200 Braintree, MA 02184 781-848-1908 FAX: 781-356-4142
<b>Region II</b> (NJ, NY)	Mitigation Division 26 Federal Plaza New York, NY 10278-0002 212-225-7200	33 Wood Avenue S. Suite 600 Iselin, NJ 08830 732-603-3875 FAX: 732-321-6562
<b>Carribbean Office</b>	FEMA Carribbean Division New San Juan Office Bldg 159 Chardon Ave, 6th Fl. Hato Rey, PR 00918 787-296-3500	
<b>Region III</b> (DC, DE, MD, PA, VA, WV)	Mitigation Division 1 Independence Mall 6th Floor, 615 Chestnut St. Philadelphia, PA 19106-4404 215-931-5512	1930 E. Marlton Pike Suite T-13 Cherry Hill, NJ 08003-4219 856-489-4003 FAX: 856-751-2817
<b>Region IV</b> (AL, FL, GA, KY, MS, NC, SC, TN)	Mitigation Division 3003 Chamblee-Tucker Rd Room 270 Atlanta, GA 30341 770-220-5400	1532 Dunwoody Village Parkway Suite 200 Dunwoody, GA 30338 770-396-9117 FAX: 770-396-7730
<b>Region V</b> (IL, IN, MI, MN, OH, WI)	Mitigation Division 536 S. Clark St Chicago, IL 60605-1521 312-408-5200	1111 E. Warrenville Rd Suite 209 Naperville, IL 60563 630-577-1407 FAX: 630-577-1437
<b>Region VI</b> (AR, LA, NM, OK, TX)	Mitigation Division Federal Regional Center 800 North Loop 288 Denton, TX 76201-3698 940-898-5165	15835 Park Ten Place Suite 108 Houston, TX 77084 281-829-6880 FAX: 281-829-6879

Continued on the next page

**Federal Emergency Management Agency Regional Offices (Continued)**

<b>Location</b>	<b>FEMA</b>	<b>NFIP</b>
<b>Region VII</b> (IA, KS, MO, NE)	Mitigation Division 2323 Grand Boulevard Kansas City, MO 64108-2670 816-283-7002	601 N. Mur-Len Rd. Suite 13-B Olathe, KS 66062-5445 913-780-4238 FAX: 913-780-4368
<b>Region VIII</b> (CO, MT, ND, SD, UT, WY)	Mitigation Division Denver Federal Center Building P.O. Box 25267 Denver, CO 80225-0267 303-235-4830	2801 Youngfield Street Suite 300 Golden, CO 80401 303-275-3475 FAX: 303-275-3471
<b>Region IX</b> (AZ, CA, Guam, HI, NV)	Mitigation Division Presidio of San Francisco Building 105 San Francisco, CA 94129-1250 415-923-7175	1532 Eureka Rd. Suite 103 Roseville, CA 95661 916-780-7889 FAX: 916-780-7905
<b>Region X</b> (AK, ID, OR, WA)	Mitigation Division Federal Regional Center 130 228th Street, S.W. Bothell, WA 98021-9796 425-487-4678	19125 Northcreek Pkwy Suite 108 Bothell, WA 98011 425-488-5820, Ext. 4437 FAX: 425-488-5011

**State Floodplain Coordinators**

---

<p>Chuck Sanders, CFM Alabama Emergency Management Agency 5898 County Road 41 PO Drawer 2160 Clanton, AL 35046-2160 205-280-2241 FAX: 205-280-2493 <b>chucks@aema.state.al.us</b></p>	<p>Christy L. Miller Alaska Department of Community &amp; Economic Development 550 West 7th Ave., Suite 1770 Anchorage, AK 99501-3510 907-269-4567 FAX: 907-269-4563 <b>christy_miller@dced.state.ak.us</b></p>
<p>Jason C. Donham Arkansas Soil &amp; Water Conservation 101 E. Capitol, Suite 350 Little Rock, AR 72201 501-682-3907 FAX: 501-682-3991 <b>jason_donham@aswcc.state.ar.us</b></p>	<p>Chuck McHugh Assistant Director Arizona Department Of Emergency Management 5636 E. McDowell Rd. Phoenix, AZ 85008 602-231-6242 FAX: 602-392-7528 <b>wcjenkins@adwr.state.az.us</b></p>
<p>Ricardo S. Pineda CA Department of Water Resources 1416 9th Street, Room 1601 Sacramento, CA 95814 916-653-5440 FAX: 916-653-3639 <b>rpineda@water.ca.gov</b></p>	<p>Larry Lang CO Water Conservation Board 1313 Sherman Street, Room 721 Denver, CO 80220 303-866-3441 FAX: 303-866-4474 <b>larry.lang@state.co.us</b></p>
<p>Scott Choquette CT Department of Env. Prot.-Iwrdr 79 Elm Street Hartford, CT 06106-5127 860-424-3706 FAX: 860-424-4075 <b>scott.choquette@po.state.ct.us</b></p>	<p>Timothy Karikari Env. Health Administration DC Watershed Protection Division 51 N. Street NE 5th Floor Washington DC 20002 202-535-2248 FAX: 202-645-1364 <b>tkarikari@mail.environ.state.dc.us</b></p>
<p>Michael S. Powell Delaware Division of Soil &amp; Water 89 Kings Highway Dover, DE 19901 302-739-4411 FAX: 302-739-6724 <b>mpowell@state.de.us</b></p>	<p>Charles H. Speights FL Department of Community Affairs 2555 Shumack Oak Blvd. Tallahassee, FL 32399-2100 850-413-9959 FAX: 850-410-1582 <b>charles.speights@dca.state.fl.us</b></p>

---

Continued on the next page

State Floodplain Coordinators (Continued)

<p>Collis O. Brown                  GA Department of Natural Resources                  Floodplain Management Office                  7 Martin Luther King Jr. Drive                  Suite 440                  Atlanta, GA 30334                  404-656-6382                  FAX: 404-656-6383  <b>collis_brown@mail.dnr.state.ga.us</b></p>	<p>Sterling S. L. Yong                  Hawaii Department of Land &amp; Natural Resources                  1151 Punchbowl St., Room 221                  Honolulu, HI 96813                  808-587-0248                  FAX: 808-587-0283  <b>dowaldpm@pixi.com</b></p>
<p>Bill Cappuccio                  Iowa Department of Natural Resources                  Wallace State Office Bldg.                  502 East Ninth Street                  Des Moines, IA 50319-0034                  515-281-8942                  FAX: 515-281-8895  <b>bill.cappuccio@dnr.state.ia.us</b></p>	<p>Fred Eisenbarth Jr.                  Idaho Department of Water Resources                  1301 N. Orchard                  Boise, ID 83706                  208-327-7993                  FAX: 208-327-7866  <b>feisenba@idwr.state.id.us</b></p>
<p>David R. Boyce                  Illinois DNR                  524 S. 2nd Street                  Springfield, IL 62701-1787                  217-782-4435                  FAX: 217-524-1454  <b>dboyce@dnrmail.state.il.us</b></p>	<p>Gregory A. Main                  Indiana Division of Water                  402 W. Washington Street, Room W264                  Indianapolis, IN 46204                  317-232-4164                  FAX: 317-233-4579  <b>gmain@dnr.state.in.us</b></p>
<p>A. Samuel Sunderraj                  Water Structures Program Manager                  Kansas Department of Agriculture                  Division of Water Resources                  109 SW 9th Street, 2nd Floor                  Topeka, KS 66612-1283                  785-296-3083                  FAX: 785-296-1176  <b>Ssunderraj@kda.state.ks.us</b></p>	<p>Tim Brooks                  Kentucky Division of Water                  Water Resources Branch                  14 Reilly Road                  Frankfort, KY 40601                  502-564-3410 Ext. 585                  FAX: 502-564-9003  <b>Tim.Brooks@mail.state.ky.us</b></p>
<p>Janet Griffin                  LA Department of Transportation &amp; Development                  PO Box 94245 Capitol Station                  Baton Rouge, LA 70804-9245                  225-274-4354                  FAX: 225-274-4351  <b>jgriffin@dotdmail.dotd.state.la.us</b></p>	<p>Richard Zingarelli                  MA Dem. Flood Haz. Managment Program                  251 Causeway Street, Suite 700                  Boston, MA 02114-2104                  617-626-1406                  FAX: 617-626-1449  <b>richard.zingarelli@state.ma.us</b></p>

Continued on the next page

State Floodplain Coordinators (Continued)

<p>William F. Parrish Jr.                  Maryland Department of Env - Tarsa                  2500 Broening Highway                  Baltimore, MD 21224                  410-631-4164                  FAX: 410-631-3873  <b>bparrish@mde.state.md.us</b></p>	<p>W. Louis Sidell                  State Planning Office                  38 State House Station                  Augusta, ME 04333-0038                  207-287-8063                  FAX: 207-287-6489  <b>lou.sidell@state.me.us</b></p>
<p>George R. Hosek                  MI Department of Environmental Quality                  PO Box 38458                  Lansing, MI 48909-7958                  517-335-3182                  FAX: 517-373-9965  <b>hosekg@state.mi.us</b></p>	<p>Ogbazghi Sium, P.E.                  Minnesota DNR Waters                  500 Lafayette Road                  St. Paul, MN 55155-4032                  651-296-0440                  FAX: 651-296-0445  <b>ogbazghi.sium@dnr.state.mn.us</b></p>
<p>George Riedel                  MO Emergency Management Agency                  PO Box 116                  Jefferson City, MO 65102                  573-526-9141                  FAX: 573-526-9198  <b>griedel@mail.state.mo.us</b></p>	<p>Al W. Goodman Jr., CFM                  MS Emergency Management Agency                  PO Box 4501                  Jackson, MS 39296-4501                  601-960-9973                  FAX: 601-360-0942  <b>agoodman@memaorg.com</b></p>
<p>Karl Christians                  MT. Floodplain Management Program                  48 N. Last Chance Gulch                  Helena, MT 59620-1601                  406-444-6654                  FAX: 406-444-0533  <b>kchristians@mt.gov</b></p>	<p>Philip S. Letsinger                  NFIP State Coordinator                  NC Division of Emergency Management                  4713 Mail Service Center                  Raleigh, NC 27699-4713                  919-715-8000 X-273                  FAX: 919-715-5408  <b>pletsinger@ncem.org</b></p>
<p>Jeff Klein                  ND State Water Commission                  900 East Blvd. Ave.                  Bismarck, ND 58505-0850                  701-328-4898                  FAX: 701-328-3747  <b>jklein@water.swc.state.nd.us</b></p>	<p>Brian Dunnigan                  Nebraska DNR                  301 Centennial Mall South                  PO Box 94676                  Lincoln, NE 68509-4876                  402-471-3934                  FAX: 402-471-2900  <b>bdunnigan@dnr.state.ne.us</b></p>
<p>George T. Musler                  NH Office of State Planning                  107 Pleasant Street                  Concord, NH 3301                  603-271-2231                  FAX: 603-225-7341  <b>georm@nhoem.state.nh.us</b></p>	<p>Clark D. Gilman                  NJ Department of Environmental Protection                  PO Box 419                  Trenton, NJ 08625                  609-292-2296                  FAX: 609-984-1908  <b>cgilman@dep.state.nj.us</b></p>

Continued on the next page

**State Floodplain Coordinators (Continued)**

<p>Jerry Lazzari                  New Mexico Emergency Management Center                  PO Box 1628                  Santa Fe, NM 87504-1628                  505-476-9681                  FAX: 505-471-5922  <b>jlazzari@dps.state.nm.us</b></p>	<p>Jeanne M. Ruefer                  Division of Water Planning                  Flood Management Program                  1550 E. College Parkway, Suite 142                  Carson City, NV 89704                  775-687-3600 Ext. 23                  FAX: 775-687-1288  <b>jruefer@govmail.state.nv.us</b></p>
<p>William Nechamen                  New York State Department of Env. Cons.                  50 Wolf Road, Room 388                  Albany, NY 12233-3507                  518-457-0833                  FAX: 518-485-7786  <b>wsnecham@gw.dec.state.ny.us</b></p>	<p>Cynthia J. Crecelius                  Ohio Department of Natural Resources                  1939 Fountain Square                  Columbus, OH 43224                  614-265-6750                  FAX: 614-447-9503  <b>cindy.crecelius@dnr.state.oh.us</b></p>
<p>William Kenneth Morris                  OK Water Resources Board                  3800 N. Classen Blvd.                  Oklahoma City, OK 73118                  405-530-8800                  FAX: 405-530-8900  <b>wkmorris@owrb.state.ok.us</b></p>	<p>Ann Beier                  Department of Land Cons. &amp; Dev.                  635 Capitol Street NE, Suite 200                  Salem, OR 97301-2540                  503-373-0050 Ext. 255                  FAX: 503-378-6033  <b>Ann.Beier@state.or.us</b></p>
<p>Kerry Wilson                  PA Department of Comm. &amp; Econ. Development                  313 Forum Bldg.                  Harrisburg, PA 17120                  717-720-7445                  FAX: 717-234-4560  <b>kerry_wilson@dc.ed.state.pa.us</b></p>	<p>Jose R. Caballero-Mercado                  Puerto Rico Planning Board                  Minillas Government Center                  PO Box 41119                  San Juan, PR 00940-9985                  787-727-4444                  FAX: 787-724-3270  <b>caballero_j@jp.prstarnet.net</b></p>
<p>Pamela Pogue                  Riema Muri                  645 New London Ave.                  Cranston, RI 02920                  401-874-6616                  FAX: 401-789-4670  <b>pogue@g80sun1gso.uri.edu</b></p>	<p>Lisa S. Holland                  SC Department of Natural Resources                  2221 Devine Street, Suite 222                  Columbia, SC 29205                  803-734-9120                  FAX: 803-734-9106  <b>holland@water.dnr.state.sc.us</b></p>
<p>Tina Titze                  SD Division of Emergency Management                  500 E. Capitol                  Pierre, SD 57501-5070                  605-773-3239                  FAX: 605-773-3580  <b>tina.titze@state.sd.us</b></p>	<p>Donald G. Waller                  Tennessee Department of Economic &amp; Community                  Development                  312 Eighth Ave. N, 10<sup>th</sup> Floor                  Nashville, TN 37243-0405                  615-741-2211                  FAX: 615-741-5070  <b>dwaller@mail.state.tn.us</b></p>

Continued on the next page

State Floodplain Coordinators (Continued)

<p>Mike Howard                  Texas Natural Resource                  Conservation Comm.                  PO Box 13087-MC 160                  Austin, TX 78711-3087                  512-239-4771                  FAX: 512-239-1065  <b>mhoward@tnrcc.state.tx.us</b></p>	<p>Judy Watanabe                  Utah Division of Comp. Emg. Management                  State Office Bldg. #1110                  Salt Lake City, UT 84114                  801-538-3750                  FAX: 801-538-3770  <b>jwatanab@dps.state.ut.us</b></p>
<p>Richard Damerson                  VA Department of Conservation                  203 Governor Street, Suite 206                  Richmond, VA 23219                  804-371-6135                  FAX: 804-371-2630  <b>rod@dcr.state.va.us</b></p>	<p>Brent Blyden                  Department of Planning &amp; Natural Resources                  Cyril E. King Airport                  Terminal Building, 2nd Floor                  St. Thomas, VI 00802                  340-774-3320                  FAX: 340-774-5706</p>
<p>Karl Jurentkuff                  VT Department of Env. Conservation                  Building 10N                  103 S. Main Street                  Waterbury, VT 05671-0408                  802-241-3770                  FAX: 802-241-3287  <b>karlj@dec.anr.state.vt.us</b></p>	<p>Tim P. D'Acci                  Land Resources Program                  Department of Ecology                  PO Box 47600                  Olympia, WA 98504-7600                  360-407-6796                  FAX: 360-407-6904  <b>tdac461@ecy.wa.gov</b></p>
<p>Robert M. Watson                  Wisconsin DNR                  101 S. Webster                  Madison, WI 53707                  608-266-8037                  FAX: 608-264-9200  <b>watsor@dnr.state.wi.us</b></p>	<p>Robert Perry                  WV Office Emer. Services                  1900 Kanawha Blvd., Room EB-80                  Charleston, WV 25305-0360                  304-558-5380                  FAX: 304-344-4538  <b>rperry@wvoes.state.wv.us</b></p>
<p>Alisa Sauvageot                  Wyoming Emg. Management Agency                  5500 Bishop Blvd.                  Cheyenne, WY 82009-3320                  307-777-4918                  FAX: 307-635-6017  <b>sauvageota@wy-arng.ngb.army.mil</b></p>	<p style="background-color: #cccccc;"> </p>