

PUBLIC MEETING WITH CONGRESSMAN BERRY, ROB RASH, DIRECTOR OF ST. FRANCIS LEVEE, AND CRAIG FUGATE, FEMA ADMINISTRATOR

**JUNE 21ST, MIDSOUTH COMMUNITY COLLEGE
WEST MEMPHIS, AR**

Marion Berry:

As best you can.. There may be some more room in the back, I can't really tell. We'll do our best to accommodate and stay within the fire code at the same time. We thank all of you for being here. My name is Marion Berry. I represent the people of the first Congressional district of Arkansas in the United States Congress. (applause) We thank you all very much, again, for being here. I want to make a few introductions before we get started.... First of all, Rob Rash, and most of you probably know Rob. I don't know where he is. Rob's right here. Rob is gonna make a presentation in just a minute and State Representative, Keith Ingram, from West Memphis is gonna make a statement in a few minutes as we get started. Then, we will yield the floor to Craig Fugate, who is... Craig, if you will be so kind. Craig is the director of FEMA. And that has been a controversial agency for all the time it has been in existence with the exception of the time when James Lee Witt, county judge from Yaleville, ran it and it wasn't controversial at the time because James Lee Witt just did it. You know this fella on the T.V. that says, "Get 'R Done?" That was James Lee. And he didn't know what he couldn't do so he did everything. And he was great at it. And I mean that as no disrespect to Mr. Fugate. We have from Senator Pryor's office, Russell Hall. And from Congressman Mike Ross from the fourth district, Gene Higginbotham. Gene, thank you for being here. Roger Fisher from Senator Lincoln's office. Roger's from Wynne. And the fella that's gonna replace me as your next representative to the United States Congress, Chad Causey. And so with that, let me yield the floor to Rob Rash and Rob will make a presentation that covers basically why we're here and why we have such a tremendous problem with the issue of redrawing flood maps and completely disregarding the Mississippi River and Tributaries Project that has protected most of us, if you're like I am, for all of my life. Director Fugate, you can see when you mess with our valley, it kinda gets our attention. And it's something very special to us. (applause) So let me yield to Rob Rash and let Rob make his presentation.

Rob Rash: (thank you, sir.)

Thank you very much. I can't tell you how much I appreciate everyone being here. Mr. Fugate, we certainly thank you for being here... to hear our concerns and to take those into account, I certainly thank you. I'd like to tell you a little bit about our flood control structures. I'd like to tell you a little bit about our concerns with the flood maps and the flood insurance study that has been released or will become effective in Britney County July 6th. Now I want to point out this slide and I'll refer back to it throughout my presentation. The slide on the left represents the Natural or the Historic Flood Plain in the 1882 Flood. The flood plain on the right represents all of the work after the MRNT Project or the completion.. not the completion.. but the project work that has been done on the Mississippi River and Tributaries Project. That is the flood plain on the right. So please understand and I'll refer back to this again, but there is a difference. The flood plain on the right represents the MRNT Flood Plain as we recognize it today. The flood plain on the left is the Historic Flood Plain in 1882. Now, I want to point this out. This is a part of the Flood Insurance Study. That is a part of the new flood maps that will

become effective July the 6th. Now a couple of things I want to point out... If you look at lines C and D. I can't. I'm sorry, I can't stand that close. Can everybody hear me? Lines C and D. O.K. I want to point these out. The reason is because this is included in the Flood Insurance Report of the Flood Insurance Study. The reason, the reason that it is important is because I have always said and always held up a glass of water. Mr. **Forgaster**, you've seen me do that as well, we've had that discussion. A glass of water and set it on the table and said, "That is a confined elevation. And under these new FEMA standards that entire room or area is filled up with water under these new standards. This is a response to that argument and this shows the confined elevation before encroachment. And I want to point out in this study the encroachment is the Mississippi River Levee. The encroachment frame, it's the Mississippi River Levee. Now, the reason that is important is because there is a line here that is says, "A. B." And I'll get to it in a second. The difference in the two states at the very bottom, search orders are not to exceed one foot below the plain. And I want to tell you why it's significant. The confined elevation in that flood plain is the elevation utilized in this shaded zone next in the Flood Map Modernization Program. The dissipated and what this is the purpose for that in line AB. The dissipated elevation is one foot less than that. Now, the reason that is important is because when you go to the next slide. And I-40, which goes right down the center of West Memphis. You take the confined elevation in the flood way add 100 years flood elevation, which is the base flood used to define the flood hazard areas on the flood maps. That area elevation is a 233, minus one foot is 232. You know why that's significant? Because under these new ordinances, and these ordinances were sent to all these municipalities in all of these areas. And these ordinances were sent here for the municipalities for address and to approve. The reason that is significant is because under the new ordinance the building standards are changed to address that 232 elevation and buildings from here on out will have to be elevated to that elevation under these flood plain management criteria. Does anybody know the elevation of this floor that I'm standing on? It's a 214. A 214. That's a 15 foot field for future development within this designated flood plain. That is flood management. And that's what we are dealing with.

Mr. Fugate, I ask that you please look at this because under this ordinance that was sent by FEMA to the states and to all the municipalities. It states to protect natural flood plains against unwise development. The natural flood plain was the flood plain on the left. The natural flood plain was this flood plain on the left in 1882. And that unwise development is US. It's right here. That's the unwise development. This area that is defined under these new flood maps would make construction in the future almost irrelevant, almost nonexistent because you can't afford to build under these circumstances. Eliminate adverse impacts and necessary flood plain development. Minimize expenditure and public money for flood control structures. Section 5 of the ordinance states that this ordinance controls the alteration of natural flood plains, stream channels, natural protective barriers, which are involved in the accommodation and transport of flood waters. The ordinance controls flood plain development, structural development, placement of manufactured structures... a list of items. This ordinance regulates the construction of flood barriers which unnaturally divert flood waters or which may adversely impact other lands. Please understand. These all describe levees, which we live behind. And the new standards that are coming out with these flood maps... associated with the flood maps are making it impossible to develop here. And even if you could afford to develop, once again... 15 feet from this floor now I understand that. That's a substantial extent across our area. This area, it will affect areas all the way over to Little Rock. It's not just in the Mississippi River Valley. These areas are gonna be adversely undevelopable because of these new standards. Please

understand that the MRNT, the Mississippi River and Tributaries Project, is a project that's gone on for 83 years since 1928. And before that the local people were a part of the construction of the original levees back in the mid 1800's. St. Francis Levees were organized in 1893. These levees provide protection well above the 500 year flood. Above the 500 year flood, we still have an average of 10 to 12 feet of levee remaining. The 1928 Flood Control Act says, "The maximum Ohio flood with the Mississippi, Cumberland, and Tennessee Rivers contributed in their tides at just the proper time to ensure the greatest effect at Cairo. An improbable occurrence is admitted but never less a remotely possible one." Please understand that 83 years ago that the '27 flood occurred, the '28 Act occurred and these areas were developed and these levees were built to standards that we don't have anywhere else in the country. These Mississippi River levees are utilized and provide flood control for 41% of the continental United States. If a rainfall hits Denver, Colorado at the divide or at the western tip of New York State, it comes right through our home. It comes right through the Mississippi River. And those levees have provided protection for 83 years. We have not had a breach in 83 years. Today the local people have spent 17 and a half billion dollars the last 150 years and the federal government has invested 15 billion dollars. No MRNT levee has ever breached or overtopped in 83 years. Not one acre that was flooded that was designed not to be flooded in 83 years... nothing has flooded in 83 years. It's a system unlike anything else we have here in this country. It's over a 30 billion dollar system. I would ask, Sir, that you please accurately report on the level of protection that the MRNT provides. Because with the flood plain management and with the new methods that are put forth, they are gonna virtually render all of our work useless. Basically we would be using, cashing in, or liquidating the sweat equity to pay off Katrina debt, and that's what we're running into. Sir, I ask you to please just... we can easily fix it and say this area is protected by Mississippi River and Tributaries Project Levee. No flood plain insurance or flood plain management prices required. These areas have a history of protection. Please don't disregard all the work that we have done for all these years and protected. I understand that the Flood Plain Management into the 21st century and sharing the challenge. This report outlines everything that's going on. It was written for areas in the upper Miss. and the upper Missouri that had levee breaches throughout the '93 flood. And now it's being forced on the rest of the country and it includes us. We're well protected with our levee systems. I can't stress enough how much I really would... Please look at what we're doing. Look. The science and engineering back us up. The level of protection is there. The maintenance is there. It would be different if this decision had been made a hundred years ago before the 30 billion dollars of investment was made. But if you go behind these levees and recommend mandatory flood insurance, it's gonna destroy this place. (applause) But even more so than that, the future development is gonna stop. There will be no future development and all of investment will be in vain because there won't be any availability for future developments. And it would be different if we didn't have the protection in place. I ask you to please reevaluate, please reevaluate the way that we report this. Please reevaluate this Flood Insurance Study. Please reevaluate this ordinance that has been sent out because this ordinance was also sent out with a letter and this letter states that if this ordinance is not adopted then your community will be suspended from the National Flood Insurance Program and there will be no approving of any form of loan, grant guarantee, insurance payment, rebate, subsidy or disaster assistance, loan or grant for acquisition or construction purposes... Period. This just tells us that we're gonna accept it and you're gon' like it and this is what we're doing. With no regard whatsoever to the level of protection that's actually provided. I ask you to

please, please reevaluate this because you can fix it and I please ask you to do so because the level of protection here is unlike anything else you have in the rest of this country.

Congressman Berry, I thank you very much for being here and I thank you very much for setting this up and I'll open the floor to... or open Mr. Fugate for any questions if you like. Mr. Ingram, would you like to speak now? (applause)

Ingram:

Thank you, Rob. Gosh, I haven't seen this many people since Marion Berry's last surprise birthday party, Congressman. You know the St. Francis Levee Board does a lot of things right but I think we all agree hiring Rob Rash as our Chief Engineer is one of the best things they've ever done. (applause)

Director Fugate, we appreciate you being here. I was mayor of West Memphis, Arkansas for eight years from '87 to '95, inherited internal flood problem that we had had in our community for a number of years. Came to Washington with Mr. George Grugett, testified before Congress and in 1991, we sorta gave up on the Federal Government being of any assistance and our community stepped forward and said, "You know, this is a problem that we can address and can fix ourselves." This community taxed itself 7 million dollars to fix a problem. And we fixed the problem. And since that time, I'm not aware that a single dollar from FEMA's trust fund has been spent. So, we benefitted FEMA by fixing our problem locally. I think it says a lot about the people in West Memphis that they recognized the problem, taxed themselves, and addressed it. I'd like to introduce to you the real architect, who oversaw the design, the implementation to fix this director and see what we did on a local level because if these requirements are allowed to be implemented, basically you've told the people of West Memphis, Arkansas that you have thrown away 7 million dollars because it has made it worthless, the things that we have done.

I would like to introduce, Ward Wimbish, who was the director of Public Works as the time. He is now the Economic Development Director of the city of West Memphis. Ward.

Ward:

(to Fugate) Welcome. I think you are a brave man. We're glad you're here. Thank you. We couldn't have done this or any of our projects without the help of the community. And as Rob said, the region has taken a long view. We've been paying a tax for over 100 years for the St. Francis Levee. And that is, in my mind, one of the great engineering structures of the country. You can look at New York, at the bridge, the arc and the Hoover Dam. That... Our levee is almost one of a kind. It should not be confused with levees that have failed repeatedly in Missouri or the Dakotas or California or inner-city New Orleans. We've taken a long view. Now we're glad to have Rob Rash from the St. Francis Levee Board here and they've protected us. And he said, to my knowledge, there has never been a claim because of the failure of the levee. It has not failed. It has done what it was supposed to. And now we feel like we're being asked to pay for the short sidedness of other communities. In particular, New Orleans. I used to live down there. I've been on some of the levees that failed. They took the short-sided view. They had opportunities several times to do something about their levees and each time they chose to do other projects. Building, strengthening a levee in an inner city is a tough job. You've got right/ride away, you've got property acquisitions, you've got close streets. Levees that work are massive structures. But they had the opportunity and they did other projects like Inner-Coastal Canal, which in hindsight was a bad idea because if you don't have the levees, it

made things worse. We here in the community have taken the long view. We took the long view, again as Keith said, with our own storm water flooding problem. Just a little background, the levee here for years was a curse and a blessing. The blessing, it kept Mississippi River water out of the community, but our storm water wanted to drain naturally into the river and it couldn't. And it takes a 70 mile trip through ditches to get to the river. And you know, that doesn't always work. And we've worked with the government for 17 years on our project and that project was to cost 24 million dollars and take 5 years. We did it in 18 months for 7 million dollars. And it's worked. And it's because the community got behind it, passed the tax, and taxed itself. So, for a period there we were taxing ourselves for the St. Francis Levee and taxing ourselves for our own project. The mayor told me this morning that over the past 30 years or so, we've received 4 million dollars in FEMA insurance payoff. We had at one time, and we still may have this honor, the dubious honor of being the only community in the country that received two Federal Disaster Declarations in a two week period for two different occurrences- a flood and a tornado. And we've had other Federal Disaster Declarations and, you know, FEMA has helped us with those. BUT it's our feeling that we have paid back the four million dollars. We came up with the 7 million dollars for our project ourselves, not one federal penny was involved in that. And in doing so, we've removed houses from the flood plain *and* we played by the rules. We joined the community rating service. We worked through a repetitive lost list, that means houses' structures that have received more than one flooding... that have been paid more than one time by FEMA. We got them to fix the problem or the houses were removed. And so, we feel like we've paid the government back. The backdrop.. the background of all this is that we live in the Mississippi Delta. Outside of Appalachia, it is the poorest region in the country. That's why the Delta Regional Authority was formed. They are still making grants to the communities to upgrade their sewer and water services. In this day and age, we still have that going on in our region and we view this as a tax. It's not an insurance payment because we're all gonna be paying it. You can take the extreme view that it's taxation without representation and we're being asked as one of the poorest regions in the country to shoulder the costs of the short-sided policies of New Orleans. Thank you very much. Congressman.

Marion Berry:

Now Mr. Fugate, if you would come forward and we'll yield the floor to you.

Mr. Fugate: (23:59)

Thanks, Congressman. Zone X, that's what we're talking about right? O.K. You don't have to buy any flood insurance. You don't have to adopt any ordinances that change any growth or development there. All Zone X does is demonstrate what the levee protects. So, I don't have any problems. If you're in Zone X, you don't have to buy flood insurance. We recommend it, but you don't have to buy it. As far as the ordinances, the ordinances are directed towards the special high risk areas, which is the 1% or the 100 year flood plain. I think in the mapping, that has not substantially changed so that would be the other thing I would be interested in at if there is a big change there. But if there is a big change there, that doesn't really, I think, affect as many people. Zone X, which is the areas that are shaded in and it shows what we demonstrate is if the levees weren't there. It would otherwise flood but it is not the same as the special high risk areas that carries what most people understand as the mandatory purchase requirement is if you have a federally backed mortgage, you are required to buy flood insurance if you are in the 100 year flood zone. It doesn't imply Zone X. So, I'm not sure what

else we need to do on that one. But if you're in Zone X that's not a mandatory purchase requirement. The ordinances are directed towards the 100 year flood zone. And again, the map update... if that's achieved substantially... that's what I'm talking about... then if it hasn't then I don't think it's really changed there. And then the last thing is- I sure wish you had built the levees around Lake Okeechobee because we were running into the same thing when I was in Florida. And about the 19 billion dollars that was paid out in Hurricane Katrina... well right now, the only thing that Congress has been authorizing us to do is to pay a 100 million dollars in interest on that. I don't think we will ever retire that debt because the way our program is structured we're supposed to take in... and the flood insurance program. Which I have a question for you. Do you ever wonder why the commercial industry won't write flood insurance? We're the only ones... we actually in the 1960's, the federal government, Congress, had to set up a flood insurance program because the commercial industry walked away from it. They just could not absorb the risk. So we're doing this not because it was a choice we made, it was really the only way to provide insurance to protect people's mortgages in the high risk areas. Out of that our current legislation requires that we charge enough to be actuarially sound to cover the annual losses. It's not really designed to cover the loss that we saw in Katrina. And the way the program would generally work without Katrina is if we started generating more revenue than we were paying out, we would reduce rates. As it is now, I don't think we will have the opportunity to reduce rates if we take in more money than we pay out. I think it goes against debt. But really the program is designed to provide an actuarially sound rate for what we have anticipated in annual loss and pay that out. If we generate revenues, we're to pay down existing debt or lower rates, but we're not really allowed to come back in and take a bill of 19 billion dollars and say, "We're gonna charge every policy on a certain amount above the risk." We have to risk based. So it's again a challenging program. Most of the time when I'm at a community like this, it's after a disaster. But this is an opportunity to be here... Congressman Berry was very generous to offer to find us here and again when you look at these programs, the Zone X... and again, and I've brought many staff with me and I've asked this questions numerous times. Does it require you to purchase flood insurance? And this would be only if you have a federally backed mortgage. And the answer is no. If you're in the special high risk area, the 100 year flood zone, the answer is yes. Does the requirement for the governments to adopt regulation, minimizing development in the 100 year flood plain, apply to Zone X? The answer is no. The other part is that's bore-plate language. I think that is something that you were pointing out is, it's pretty much a broad brush. It was not intended nor does it preclude engineer structures that already exist. This is mainly referring to new communities that do not have flood control structures. That a preferable way to manage floods is through a natural process, but if we already have the structures it's not precluding it. But you're right it is a bore-plate. It was designed for national. That's why it has to be adopted locally to address those issues such as protective structures. So we would anticipate that that would be in the ordinances. To maintain and continue those or as it was pointed out where you do have a project we do pumping because I'm driving around here, you're about as flat as we are around Lake Okeechobee. And you get to a point where you get enough development to get enough storm water runoff, it just won't drain naturally. You have to pump it. And so you would have to do a pumping structure, you'd have to have a pumping plan to get storm water runoff. In particular, out of the houses and get it out to where you can then either park it somewhere or get it back into the river and get it out of the neighborhoods. And that's not precluded either. But if you did have an area that had not built levees then that would not be the first option on how to protect themselves. So again, you are

right that a lot of the bore-plate language is based upon national risk that is not reflective here with your structures. So I'm sure there's probably got a lot more questions or am I trying to be evasive about this and I'm trying to be as forthright as I can. Now's here probably the bigger question: The fact that we indicate on the map the area that is protected by the levees but that does not have any requirements to buy flood insurance, does not require any adoption of any ordinances precluding any development, is that a concern? Because what this does is it shows what the levees protect that would not otherwise have been protected. That's what it indicates. And across the nation we have used this again to indicate those areas that the levees protect. It doesn't require you to purchase flood insurance. But as I just saw when I came from the other side of the river, a lot of neighborhoods that weren't in a high risk or hundred year flood zone that flooded did not have flood insurance. And unfortunately sometimes when you look at these maps I like to refer to them as their old name, which is FIRM, Flood Insurance Rate Map. It indicates risk. And at a hundred year or 1% annual risk, there is a requirement to purchase flood insurance. But we also like to point out that there are a significant number of homes that flood that are not in the flood zone that your home owner's policy will not cover. Check it out. Look at your policy. And we saw a lot of families, who outside of that hundred year flood zone, the flood insurance a couple of hundred dollars or more depending on the amount of property you got, was at the preferred rate. It's about the only way we know to offer you protection to your losses due to flooding. And sometimes that's not a river flood. In fact, on this side it will probably never be a river flood what it would probably be is a high rainfall event, storm water runoff get into somebody's home and again with rising water your current home owner's policy won't provide any protection. So that's the purpose of the maps, to indicate the risk for the insurance purposes of issuing flood insurance policies, to determine where you have a mandatory purchase, which is a requirement that Congress has for federally backed mortgages. And Zone X is used to indicate... and this is something done nationally but again I understand I understand the issues here... it's to indicate what the levees protect that without the levee structures would otherwise have been at risk. But it does not carry a mandatory requirement to purchase the flood insurance nor to adopt an ordinances require a community to adopt any restrictions in that. And if that wasn't communicated well, we'll work on that because the intention again was to... the high risk areas, if you look on the map I think they are generally the ones indicated on the blue area. And again if there's been substantial changed there, we'll look at it. But the other thing I offered to Congressman Berry was I came to listen, so I've talked enough. Sir, I wanna listen. I know I didn't answer all the questions and I know there's a lot of different views on this, so I'm here to listen to your constituency and work together as a team, Sir.

Question: Do you have a map of Zone X?

Fugate: Yeah, not a big one, but yes.

Woman w/Fugate: Just to validate, we do have a slide show for you, and I think we should have printed off our slide. But, Zone X, as Mr. Fugate stated, is just identifying the lake behind the levee. On this map, it shows the 1% annual chance of flood.

Fugate: We've got big maps here.

Woman w/Fugate: In question was the flood plan hazard area, where insurance is required if you are living in that zone if we adopt the maps. And thank you to all the communities in

Arkansas that have adopted the maps, and we have. In fact, something you are concerned about is that we are just now putting out the programs, so this isn't something new, it is something that we have been doing for a long time. The gray area, which is all the area between the levees, just indicates that you do live behind the levee system.

Man 1: I'd like to clarify one thing, and this is new on a couple of different fronts, because; and you acknowledged Mr. Fugate, and I appreciate that; but this area and this map; this designation doesn't provide a designation for just a special flood hazard. It shows the entire floodway area. And that elevation spans the entire quote floodway which from here is 53 miles over to Carley's Ridge.

Fugate: Ok, but I just said that if it isn't in blue, then it is not in the special..

Man 1: Yes sir, but if it is under that elevation, it doesn't matter.

Fugate: Well, yeah it does, because unless its in the blue area its not in the special high risk for the purposes of requiring insurance.

Man 1: But if you look at this map, and you look at this elevation, sir, there is no designation in that, and it spans all designations throughout that flood area.

Fugate: Well, can I ask Senator Niehuys, the person in ____ that's over this, and she also is very familiar because she grew up around here. Maybe she can clarify that, but as we look at the insurance requirement if you are not in the special high risk area, which is in the blue, it doesn't carry mandatory requirement purchase. We encourage everyone to purchase flood insurance, but the mandatory is actually where the blue is. If you go to get a mortgage right now, they're going to want to look at that map and say, "Are you in that zone?" And if you aren't, they aren't going to have a mandatory requirement. If you are, you will.

Man 1: Alright sir.

Fugate: So Sandra, if you could possibly explain...

Man 1: But under this ordinance...

Sandra: I signed that, so I'll be glad to...

Man 1: Under this ordinance, it talks about and says the special flood hazard area, but there is nothing that defines as far as calculating the elevation of construction under these new principles, there is nothing that clarifies across that area.

Sandra: It's referring to the center floodway area, and its referring to the special flood hazard area. And it's a model, it's a letter that we sent to everyone that we were issuing new maps to to let them know. The X zone, and we can talk about this offline and get with our engineers and work closer on that. It doesn't tell you what the base flood elevation is and since the last flood

insurance studying this one, very little has changed. In fact, we have worked very closely with the Memphis District Corps of Engineers in establishing these maps, so we can talk about that offline. The ordinance, we can look over line by line on this. But just what Craig said, is that that area does not require insurance. Only the special flood hazard areas are.

Man 1: But, again, in looking at that, and reading that note underneath it. And looking at the maps, that is a floodway. That designation goes all the way across from Carly's ridge all the way to the bluff of Memphis, and there is no other designation point anywhere on that report.

Sandra: I can tell you the concept that they are talking about is inside the floodway itself.

Man 1: But it doesn't clarify it.

Sandra: Ok sir, well maybe we can do a better picture of this. This is a very conceptual picture. So let us work with you and get back with your folks and talk about what this looks like. We would be happy to.

Man 2: Put it in writing, and sign it!

Fugate: Alright, let me ask you this sir. If we put it in writing, and again, we don't have a big enough map so I would like to give everyone a chance to look at the map. But if we sign it and it says if you are in the X zone, which is not in the special high risk, there is no mandatory purchase requirement. The ordinances for the flood insurance would not apply there?

Man 2: We want to see the development of that. And we want someone's signature over it that says we are not required to have this shoved down our throats.

Fugate: Ok.

Marion Westminster: Sir, I have a simple question...will I have to pay additional flood insurance?

Fugate: Do you have to buy it today?

Westminster: I think that Mr. Rob Rash is in charge. I believe that he takes care of that.

Fugate: Well sir, for a simple answer, look at the map, because I don't believe there has been enough change. If you weren't required to buy flood insurance before the maps changed, then I don't believe you will be required to buy it after the maps change.

Man 3: What's the mortgage company going to do with it?

Fugate: The mortgage company will not require you to buy flood insurance unless you are in the special high risk, which is not Zone X. Zone X does not have a mandatory requirement to purchase.

Woman 1: Is that included in writing?

Fugate: Yes ma'am.

Man 4: (Incomprehensible question)

Fugate: There are some very minor details, so I would probably have to go house by house, but the basic area that is in the special high risk, the 100 year flood zone, hasn't changed substantially. You'd have to look at each house and lot to see if there was any change. By in large from what I understand from both the state and from our stuff that part hasn't changed. It was the inclusion of Zone X, which demonstrates this is the area that the levees protect.

John: This is a question for Rob Rash. Rob, does this have anything to do with above sea level. In other words, if (named city) is 140 feet above sea level. And (named city) is 100 feet above sea level. And West Memphis is 100 feet above sea level. Is there some kind of point in there below a certain point that puts us in a problem area that we would need to purchase insurance based on the sea level?

Rob Rash: John, it's all based on the elevations provided by FEMA on their flood maps.

Man 5: What is that elevation? He is talking about an area that is "X." Different areas. We haven't seen any of those areas and all we have to go by is the elevation. We need to know the elevation that you are talking about that our property is.

Fugate: Alright. Sandra where are we at on getting maps that we can put online for people to look at.

Sandra: We've actually had regional people out at many of your local offices going over the maps. So they are in various stages of preliminary going towards final.

Man 5: Yeah, I've seen some of that in the municipality, but it didn't give the elevation.

Sandra: In the X Zone the elevation is really not what we are looking for. It's an X Zone and it's not required. We're looking for the BFE's inside the special hazard flood hazard zone. And so, we can go back and get that information if you would like to share it with your local communities we'll make sure they have it. And the maps are online.

Man 5: The only thing is that it'll help if we can have that to go by.

Sandra: You can have it to go by, and that's a good thing to think about, but there is no restriction on having the bill above the BFE.

Man 6: I think the concerns are that the maps recommend flood insurance, that in conjunction with the elevations and how they may be interpreted in this report requires that if an insurance company looks at a non-mandatory or strongly recommended flood insurance purchase. And

then looks at this and sees that you have to elevate a structure to such a height because of this elevation.

Fugate: That's not how it works.

Man 6: You can't differentiate between the two.

Fugate: Yeah we do. Alright, the question about elevation is a good one, because if you are in the special high risk area, the 100 year flood zone, if you're not in what you see as a channel where a lot of water is moving where you would get swept away. That's really going to be more of a storm drainage type area. The requirement for elevation is to make sure that if you are in the special high risk area, not Zone X, that you are one foot above that base flood elevation. That's where the elevation becomes critical. Only if you are in the special risk area; if you are in Zone X, we're not looking for that. And again, the only reason why your mortgage company is going to require you to buy flood insurance, and the only ability that they have to require that is A: it is federally backed, and B: it's in the special high risk area. That's it.

Woman 2: First of all, anybody that's here can do what I did and go to the flood plan manager of the county, and give them their ... (incomprehensible) ... secondly, is the passage of these ordinances going to change any operations other than this?

Fugate: Well the adoption of the ordinances, again, refer to the special high risk areas. It is designed so that if there is going to be construction there that it is built to be one foot above base flood elevation. It is also designed so that if you have something like a velocity zone with fast moving water, and what we build there does not compound flooding somewhere else or on someone else's land because you built a structure there that adds more flood risk to another neighbor.

Woman 3: Will this affect the way the levee district runs their operations of maintaining the levees?

Fugate: We sent out these, they are like boiler plates, but they don't preclude the existing structures. What it really comes down to is if I decide to build something just in my yard, but its going to cause my neighbor's yard to flood worse, is to have that not happen. Those are the kind of things we are looking at. Where you did not have flood control structures to begin with, is to look at green waves and other things, but you don't have that option because you have the Mississippi River. You have to have the levee system. And as was pointed out, storm water systems also have to have a degree of engineering these days to be able to move rainfall fast enough out of neighborhoods, so you put in pump stations and other things. It doesn't preclude that. What it is really designed to do is to keep what is already in the flood zone from getting worse. If you build new stuff there, it can't make it more difficult for your neighbors, and hopefully build up high enough so that during flooding the water doesn't get into the house. And that would require we know the elevation of the house, and generally it has to be minimum one

foot above base flood elevation. And that is standard, but again, this is designed to address the special flood hazard area.

Man 7: I'm from the flood hazard area, and I have experience with this. My concern with these people is what happens with me. I've had to have flood insurance; I've had it since 1994. Are these people that have existing loans going to be required to buy flood insurance, or will they be "strongly recommended" as you are saying?

Fugate: The insurance is required in the special high risk area. I took this job thinking I was going to do disaster work and found out I had this insurance company. And I found out that I have no competition because no one else will write the insurance. That is what we are up against. If the private sector was writing insurance we would have more competition. That would probably be a better way to do it. The commercial industry won't write flood insurance because they can't see how to cover the risk. Congress passed the National Flood Insurance program that is housed at FEMA. The other part of that is that it was originally designed to protect the exposure and the mortgages. The program has been expanded every year to add contents and other items. The principle concern of the first piece of flood insurance is to ensure that the loan for the principle of a property has insurance in the high risk area. We do recommend insurance outside of the high risk area, but the requirement would be that flood insurance be purchased only if you live in the special high risk. That requirement is tied to the special high risk, it isn't tied to Zone X. Unless Congress took action we would not have the ability to change that designation to require insurance outside of the high risk area.

Woman 4: Did you make all of these folks aware that right now the competition is up in Washington delaying so that you cannot buy flood insurance right now?

Fugate: We are currently not authorized, which means that if you have a flood insurance policy enforced, it will continue to be enforced. We're hoping that when they reauthorize it they'll pun the language to allow us to backdate it.

Man 8: You keep talking about the cities. I want to know where the cities even have a choice. We are handed an ordinance and are told pass it, or else. I just want to know what FEMA is doing to educate us on this, because all these other towns that have already passed it have told me that they didn't even get a chance to read it, and that they were just told to pass it or else.

Sandra: I appreciate that. We do work very closely with the local communities. We work with the local engineer, the local flood plan manager, the local CEO's of the communities. There is a number of visits required by law that we go to the community, we publish it in the federal register, and we publish it in local newspapers. You have an appeal period actually. It is a process where the preliminary maps have gone out to the community. We gather information from the community and update those maps if you have more information than us. There has been touches with the community, and I'm not sure why you aren't getting the message.

Woman 5: Is the appeal period over?

Sandra: Different maps are in different stages in the process so you will have to ask your own community. Even right now there are different processes going on with getting creditation credentials from the levee districts to finalize the maps. The maps themselves are almost the same, with a slight variation from the last maps with a digital update and new information has been put on them.

Man 9: Ma'am, you just said a slight variation. I've got a subdivision that I just lost ten more lots in because of a "slight variation."

Sandra: We can look at those and there probably is some variation around the special flood hazard area, but not a dramatic one enough in a whole sense. If there is a mistake on the map, we fix it. You just talk to your local flood plan manager and we'll fix the map, that's how it works.

Man 10: (Incomprehensible question)

Man 1: It is strongly recommended, and the mortgage companies will probably require it. If we would take these flood maps, and on the flood maps we would show that this is an area protected by the Mississippi River and tributaries levees above a 500 year level of protection, all this would be for no discussion at all because it would be accurately reflected on the maps, and there would be no lay areas.

Sandra: We do have protection of the St. Francis River levees, are they 500 year protection?

Man 1: They are 100 year.

Sandra: They are 100 year. So you are still inside a levee ring to some extent it just says that you live behind the levee, but we can certainly identify that these are Mississippi main line levees.

Man 1: But the problem with that is that this applies to every river across the country the way that it is written. The CFS on the St. Francis River is 80,000. The CFS on the Mississippi River is 3 million. And they can't be identified with the same template like this. And this is where the problem comes in. If it would just be identified as an area protected by a Mississippi River and tributaries levee and no flood insurance is required, there would be no question and there would be no gray area. All of this creates gray area. This causes everyone a lot of concern. In this report, the '93 flood report; this is exactly the ordinances that came out of the report, and these people were moved out of these newly defined flood plains. They were moved out. That's what this did. And this is exactly what we see in this ordinance. The language is identical. Everything that differentiates us from that is a gray area. And that is our concern.

Man 11: I have a question ma'am. When you were responding to a question earlier you said that all CEO's of cities were contacted. I take exception to that. I am the mayor of a city, and as far as I know, my city has never been contacted, neither has any other mayor in here.

Sandra: Well could it be someone acting on your behalf? Your city engineer?

Man 11: No one acts on my behalf ma'am.

Sandra: And what city are you from, sir?

Man 11: Osceola, ma'am. And there is no way that is the case. Also, what is this base level you are talking about?

Fugate: Base flood elevation.

Man 11: Ok, if you have the area that is in the flood zone. And you brought this developer in and you raised the lower base up, how far up would you have to raise it?

Fugate: One foot above base flood elevation for that location, sir,

Man 11: So if the aforementioned land is not in a flood plain, is it safe to assume that you raise it up to the level of the existing ground around it that's not in the flood plain and it would be ok?

Fugate: Yes sir, as long as in the flood zone there is an established base flood elevation. If you know that, and you survey, and you know what your elevation is. As long as the structure itself is one foot above, that is what they are looking for. Often times what can be done is that you go lot by lot for different elevations when you survey it.

Man 12: With the new flood plan maps, the elevation was just ranged. I have been working with an engineer on this, and we had established that with new maps no one could tell me how much has been ranged.

Fugate: Alright well we will work on that one.

Woman 1: I already have flood insurance and as far as I know I'm in X or whatever but I carry flood insurance because I was caught in that '87 flood and luckily I had flood insurance and so I always have. Am I going to be able to continue to have my flood insurance?

Fugate: If the program is reauthorized yes, and you'll still have what they called the preferred rate it won't be the rate based upon the special risk area.

W1: Okay and if not then I've been throwing my money away for the last 25 years?

Berry: You tell her that July the 6th it ends, if this ordinance hadn't been passed in Franklin County then you no longer have flood insurance, tell her that, what you said makes her think that everything's going to be alright

Sandra: In answer to your question if there's a new map the community has to adopt the map to be in the NFIP and put you at the eligible risk

W1: I just need yes or no

Sanrda: What community are you in

W1: I'm in Marion

Sandra: We can find out we'll circle back on some of these

W1: Would you like to have my phone number because I want my money back for the last 30 years if you're not going to continue...

M1: Do the flood insurance you're talking about, I think for numerous homeowners 2001, 2002 we had the flood then...agents and adjusters...FEMA come in in 06 and screw things up. they got guidelines that the adjusters have to go by. Homeowners got a 100% replacement...they will not pay the storage they will not pay for a motel room if you got your house gutted out. Not only that, they got this depreciation in there

M2: why can't FEMA work with Rob Rash and...??...work with all these maps and try to get them right?

Fugate: Sandra? Working with the levee district on the maps...

M2: You've got several years of experience right there ya'll can work together and get this stuff straightened out, cleared up

Sandra: The levee districts are very much involved and we're working very closely with the Memphis District Corps of Engineers too

Rob Rash: Let's not go there because I've never seen you in my life. I've never seen your people in my life, please don't go there. We've not had that discussion. I'm sorry but there was no consultation upfront with anything whatsoever. I've not seen hide nor hair of anybody from FEMA until I had to send in my levee certification and I only heard from them when I called them. So please don't go there, now.

M3: Will everyone in here that belongs in the Mississippi Valley Flood Control Association hold up your hand? That's all the levee boards in this valley and I've never seen these people before. Let me just tell you a personal experience I had so you'll be on the lookout for it. I got two letters I thought were from the bank that hold my mortgage that told me I had to have flood insurance. I knew better so I went to the bank and they advised that they never sent me the first letter, they never sent me any kind of correspondence, so be on the lookout for that kind of thing. Read the letters you got real close, there's a scam going on and it's trillions of dollars involved in this

scam on insurance so make sure you know who sent you the letters telling you you have to have flood insurance. Thank you.

W2: Mr. Rash, can you repeat what you said about not ever seeing FEMA at a meeting?

Rash: Yes ma'am I'd be happy to. I have not prior to any release of flood maps, ordinances, or anything like that, was never consulted by FEMA whatsoever before these maps were put out.

W2: You did not attend a CCO meeting at City Hall for Crittenden County, excuse me not a CCO meeting, a scoping meeting with the people from FEMA?

Rash: Nobody answered any questions and I attended it. I went to that.

W2: So you have seen people from FEMA.

Rash: That was 2 years after these ordinances came out.

W2: No that was two years ago, in 06.

Rash: Okay, let me make sure I'm clear. There was a whatever you call that meeting and what was said at that meeting was that we will adopt these ordinances and this flood map and this is what it says.

W2: A CCO meeting is when they take you in and they show you the old maps, and you get to color all over those maps and you let FEMA know what changes you want made in the maps. And that has nothing to do with ordinances.

Rash: Yes ma'am. I went to Washington DC, and I let Doug Bellamo know exactly what changes we were looking for and what we'd like to see and they were completely ignored and they were put to the side. But that was a trip I made. That wasn't a trip, you came to see me until...

W2: I'm not with FEMA. What I would like for you to do, is I would like for you to look at these maps where there's an overlay of the old maps with the overlay of the new maps and tell these people where the changes are for those counties.

Yelling...

W2: I'm sorry I only had enough time. I did this on my own time. I only had enough time to do West Memphis. I did this over the weekend in my city. I work for Arkansas Natural Resources

Rash: I can tell you a difference. The entire area behind the Mississippi River and tributaries is blanketed now with a shaded zone X and it says it strongly recommends flood insurance for everybody there. There's your change.

M4: Mr. Fugate, I've heard a lot of generalities about zone X and the high flood plains. There's roughly 19,000 farmers...??...can you give us a number of how many of us will be required to have flood insurance?

Fugate: Sandra can we run a property partial by partial?

Mumbling...

M5: ...the wording on the maps, the changes within the maps are very minor I agree. ?? has asked about how many of these homes will have to be insured by installing these new maps? I'm a lender. There are several of us here in this room today, some mortgage lenders some bank lenders are fairly insured, some not. The minute you put that ordinance on that map this (?) will be required. Every lender in a sedentary market is going to protect their assets, and they are going to require all lenders on the frontline...??

Fugate: I was asking staff how we would do it, would it be partial by partial or could we dig an overlay of the maps and show it on the partial maps and do a manual count

Mumbling...

Sandra: I do have an announcement and that is tomorrow afternoon at the Council Chambers at City Hall in West Memphis that there is going to be an insurance outreach meeting and there will be maps of Crittenden and Mississippi counties is that right?

M6: If they do have to build up, what can we set aside then to handle everyone else that has lived there...now whatever there is is elevated so much higher and rain waters come in and the cities aren't going to have the funds for a bunch of drainage and everything. What do we do, tax the citizens? Is there something that FEMA or the government is going to do to help us with all the rest of the houses that are there? All the people that have lived there forever haven't had to deal with these loans. I don't want my house to flood, it's never flooded. But you go and you build around us, a lot higher, now we get a big rain, my house floods. What are you going to do?

Sandra: After a flood there is hazard mitigation funds that you apply for through the state. There are free disaster mitigation funds too I'm not going to make any promises that you'll get a ?? through the state.

M7: I got a question for you. I did have flood insurance. My house has flooded twice. If you build up one foot higher that's going to cost us an inch of water more in our house every time it rains.

Sandra: And actually that's what the model flood plain ordinances refer to that if you're in the special flood hazard area, in a flood zone, that your flood plain ordinances have to prohibit so much building that it causes a raise in the...

M7: What are you really saying? You're saying it's going to have to be built up but yet we've got no choice. We're the ones that are, everything in my house is depreciating. You know you can't rebuild a house exactly the same way it was, you know, because of the insurance.

Sandra: Again, back to the hazard mitigation grants, after floods they are used often to raise houses or buy them out of special flood hazard areas. Regarding your insurance we grandfather people in at lower elevations that are prefirm (?). I don't know necessarily about your rates but the flood plain ordinances would have to make decisions about how much field could go in a flood plain.

M8: My question is, since ya'll come all the way from Washington to come here and meet with us, why didn't you bring some maps?

Mumbling...

Fugate: That's part of why we were funded by Congress some time ago to start updating the flood maps because they were paper maps a lot of them were based upon USGS topo maps which are plus or minus nine feet and as flat as it is around here, can you imagine the inaccuracies that you would have. So part of this has been to hire the engineers and contractors to go out, get that data, update it to digital format, and try to update the information once available. So you do tend to see some changes when you move from the old paper maps to the digital maps and you factor in the better data and higher resolution.

Mumbling...

M9: Well I'm in the flood zone because my property line is a drainage ditch. Because I have a drainage ditch I'm in a high risk zone...??? These maps aren't accurate...?

Sandra: We try to use the best science and information available but on individual properties we don't take elevation data for each home in the flood plain and if we have it we'll use it so that's where it gets a little harder to do.

W3: Most of the conversation that we've had during this meeting is under the presupposition that we are in a flood plain and Mr. Fugate himself said that if there's any flooding it's not going to come from the Mississippi River and we are designated as a flood plain because we are adjacent to the Mississippi River. Mr. Fugate himself said that the flooding that West Memphis and Marion has will come from drainage ditches. Now I ask you if all the cities across this country that are not located next to a river have to be on these ordinances and regulations just because they have some heavy rains and the city has the deal with that themselves. Now I think you brushed right over the fact that we haven't flooded since 1927, we've taken care of the problem, why do we have these maps at all? Why are you designating us as a flood plain when we've taken care of the problem and we're not a flood plain?

Fugate: Well you asked a question do we do this outside of areas that have protection the answer is yes. We map anywhere that there is the need for flood insurance because we have to use those to set a rate.

Mumbling...

Sandra: We're actually mandated by Congress to have flood maps over the entire country and the target is 92% of all the rivers and coastal areas in the United States.

M10: Mr. Fugate, I have a question for you. You know we got a lot of folks up here today that are looking for answers. There should be proper methods to show these high risk areas that you're speaking of and I think that you need to give them the answers as far as how many areas there are, you said there's not much of it, they'd probably leave here feeling a lot better.

M11: I'm Charlie Dunn. I feel that this is just a bureaucratic thing where you're listening, but you're not hearing. And I can only say that Congressman Berry ?? and my only opportunity will be at the ...??

M12: Mr. Fugate, I have one question and one comment. The first I'd like to say hello to Congressman Berry I sure do appreciate the opportunity here today. I drove down this morning on a 5 hour drive from the St. Louis area to be here and to meet with you. Congressman Costello's district has been very supportive very helpful as your congressman has here for the rest of you who are introduced to legislation because I'll tell you that's how FEMA reacts is with legislation. I urge you to get behind your congressman, it is the only way that things are going to change but I do appreciate this. I have one question. On the base flood elevation you say that it has to be raised one foot above the base flood elevation on new development. My understanding is that that's the lowest point on the structure, am I correct, including the basement.

Sandra: I think the lowest point on the first floor of the structure, not the basement. You can't have a basement. I'm wavering a bit because it's a little bit different in different areas too.

M12: The lowest point of the structure which includes development. We are already facing economic turmoil in St. Louis area, we are losing businesses, people don't want to build in areas and they're not going to pay the extra expense to build in areas where you've got higher insurance cost, higher development cost. I agree we've got to have accurate flood maps, no doubt about it, they've been around forever they've been horrible forever, I do appreciate FEMA's work in trying to get some accurate maps out there. We've got a long way to go though. We have to have flood insurance in certain places but we also in this country have to have infrastructure. There are reasons we've developed these flood plains and the federal government has encouraged it for 50, 60, 70 years with the creation of levee systems that they designed, they built, and they turned over to locals to take care of and maintain. Now, at the same time, the board has raised the standards for the upgrading of these levees from a 1.3 to a 1.6 standard and the federal government has no money to fix these things. The estimates on flood insurance are

fifty million dollars a year and I ask you, what do we do? What would you do if you were in our shoes?

Fugate: Well I'd see it as a way to phase it in so that if we got the long term cost of rebuilding we're not penalizing people that are already there. I'd like to figure out a better way to manage risk so that we don't subsidize risk that isn't in the interest of the country but where it is we haven't seen a way to do it. And I'd like to have a program that offers protection to people in a way that makes sense and does that in such a way that we help people versus as you are pointing out quite well the challenges of trying to implement programs that are applied uniformly nationally but we've got unique challenges in a lot of different places including looking at what happens when you have numerous levees that become deaccredited that were previously treated as part of the flood protection system. Now that's not an issue we're facing here in this particular area but it certainly is in yours and other areas where communities infrastructures built over decades suddenly find themselves because of decertification of the levees, and we don't have a good tool at FEMA to phase in or provide any type of deferred risk until the work is done. So I actually am hoping that as Congress moves forward on this that they give us some tools that make sense so we can move forward where we know we're going to have a long term investment to minimize that risk but you already got people living there and they've been living there for some time and how do we balance that risk versus what the exposure is to the taxpayers in such a way that you don't unduly penalize people through no fault of their own, live behind the protection of levees that at some point need more work.

Mumbling...

Fugate: So how do you provide that protection and provide the coverage and run a program that's looking at the risk versus this is a situation that didn't occur overnight it cannot be fixed overnight and we've got to provide a better way of providing a gradual approach and providing protection. I have no opposition I just need better tools.

M13: I'd like to make a statement that I have read in the paper that apparently FEMA has basically ignored what our two representatives of Congress have said about this matter and I'd like to just give my feelings to those of you who are the government that history is filled with what happens when the people who are the government ignore the will of the people. And the feeling I've got from this is that this is a done deal and that this is just to try to make everybody feel good. And I'm just cautioning those of you that are the government to heed the will of the people. You work for us we do not work for you.

W4: Me and my husband bought our house in '96 or '97 right here behind this college and ya'll tried to force us to buy flood insurance then. Some of the neighbors bought the insurance. Ya'll got people back here that's in the flood plain..??...I've been here for 50 years...??...people back here are being forced to buy flood insurance right now since '96 or '97.

Fugate: Unfortunately this is going to have to be the last question so go ahead and ask it.

M14: We bought a house in Wynne about 4 years ago and I was told by the local insurance people that I had to pay \$964 a year in flood insurance but I didn't believe them. So I got a topo map and a FEMA map and I overlaid them myself and then for \$200 I got an elevation certificate and I sent all of that to your office and all I want to do is say thank you to your map folks and recertification people who helped me to save almost \$1000 a year because they recertified the map and my home, even though the insurance people said I had to pay it, I don't have to pay it. So, on an individual basis you can question the special flood zone district because in the ?? watershed the 251 foot elevation is the 100 year flood plain. That elevation runs through my backyard. My house is above it. The backyard goes down to the creek but for a little effort and \$200 I don't have to pay that \$1000 a year because it's on an individual basis but it can be done so thank you and your office for making that possible for me.

M15: Can we invite you to come back and bring your staff and these maps, put them up there on that screen and let us see what you're talking about?

M16: I'll Bill Johnson I'm the mayor of West Memphis and I'm one of those who have not seen you before either. I received your ordinance in the mail that gave us until July 6 to pass it or else. I think I can agree with most everything that's been said here today by the citizens. I think you would acknowledge there's a lot of confusion, I think you have told us that Zone X does not require flood insurance. I think you have told us that the special area of some kind does require flood insurance but have not told us the difference between the two. I think you should come back or send someone back or delay this entire operation until this confusion is cleared up. I think it is a disgrace to push this down our throat when we really do not know what you're talking about. No disrespect but I heard some other speakers from the other side and I don't think they know what they're talking about either. I think this ordinance that you gave us, or FEMA sent us you didn't do it, it said to be passed by the 6th or else. That's not long.

Fugate: How much time sir?

M16: I would suggest to you that you go back and evaluate this meeting today, evaluate your maps, evaluate Zone X, let us know what Zone x is let us know what is the special zone that's going to be high risk, let us know what this ordinance says, does it say we've got to build everything 14 feet high or does it say ????. I think this ordinance is being pushed down our throats and you've put a lot of elected officials in an extremely bad spot. We do not know what to recommend because I think all of our citizens are in the same boat we're in. I ask you extend this for 90 days and try to get back with us and set up another meeting.

M17: I'd like to encourage you to work with Rob and levee districts all up and down the valley And work with George and before yall make a final decision work with us, let's come up with a solution to this thing so we don't all come back here in mass confusion again.

Fugate: Mayor, you got your 90 days. Alright, I hate to cut short but I'm going back over to Nashville tonight. We're still working the flood over there. Alright, 90 days. Let me just give

you a thumbnail idea and we'll continue working with everybody. First thing I want to do is get the maps out there, we've got some, I'd like to get them online and I'd like to get everybody the best maps we got so you can take a look at it. We'll give that to Congressman Berry so he can put it on his website, we'll find a spot and we'll get it out to everybody where we're putting them so you can look at them. We'll continue to work with the ordinances. One of the things I know I want to do with our Regent 6 office is go back with the elected officials and go back through that ?? plate and go this is the minimums you need to have, these are some things that are going to have to be tailored to your community. What would be the things and how would you tailor that to your community. 90 days Mayor. I probably don't even have that authority but we'll see. Since the program hasn't been reauthorized that might actually buy me more time. Again, we'll continue to work forward with everybody.

M18: Will you or someone capable of making the decision come back?

Fugate: Yes sir. I don't know if it's going to be me it depends on what's happening with hurricane season, with 90 days there might be other disasters. We'll try to get either me or somebody here that actually knows the subject and can commit to any issues or actions that have to be taken. I think that's the big thing is doing this extension what were gonna have to do is probably go back and send notifications to everybody that were doing another 90 day extension. I'm not sure what my authority is with that but we'll figure it out. Because these are in varied states of production we may have some of you that still have raw data that you have not finalized on. So we'll have to do a lot of due diligence to make sure people understand these maps are not final they're still subject to appeal and additional data and we'll go with the maps that were either finalized or near finalization as the best data but as Sandra says we find stuff and we'll correct maps. We do this quite frequently when we get new data or something that was missed and we find it we'll put it back in and run the map data again. So 90 days we'll keep working together. Be safe everybody. Thank you very much. I did listen. I get it, I know who I work for. I work for you folks.