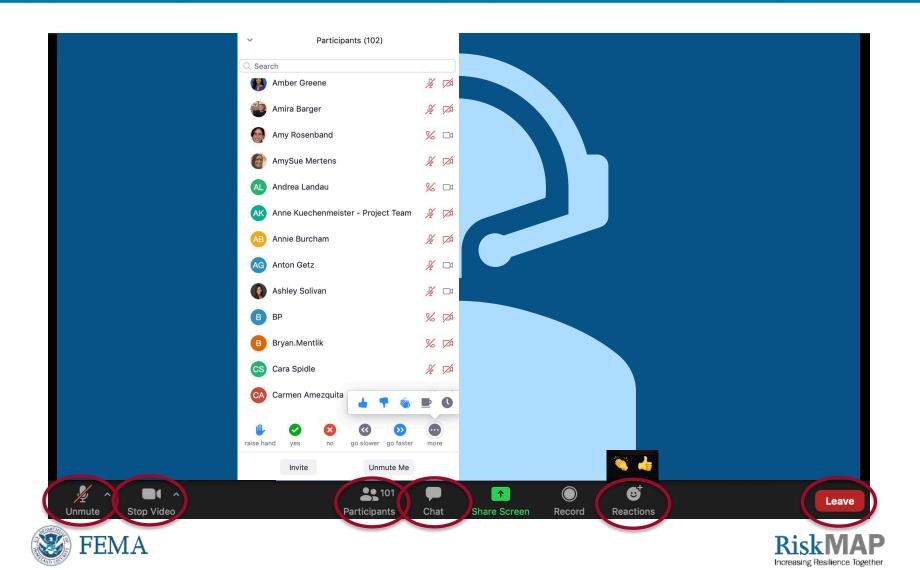


# CHEBOYGAN COUNTY Community Consultation Officers (CCO) Meeting

**November 10, 2020** 



## **Features of the Zoom Platform**





## **TODAY'S AGENDA**

Reviewing the Updated Flood Risk Data for Your County

**Next Steps in the Map Adoption Process** 

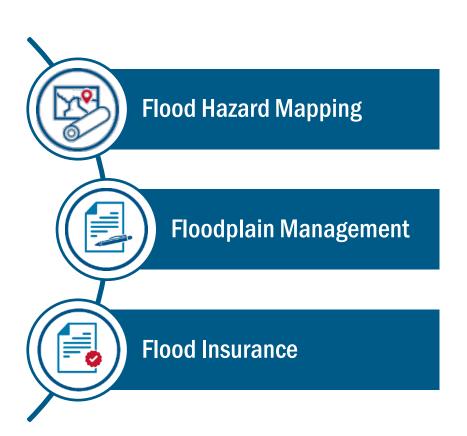
**Understanding Floodplain Management Ordinance Requirements** 

**Understanding Flood Insurance** 

**Hazard Mitigation Planning** 

#### **The National Flood Insurance Program**

The National Flood
Insurance Program, or NFIP,
balances three related areas
that must support each
other.





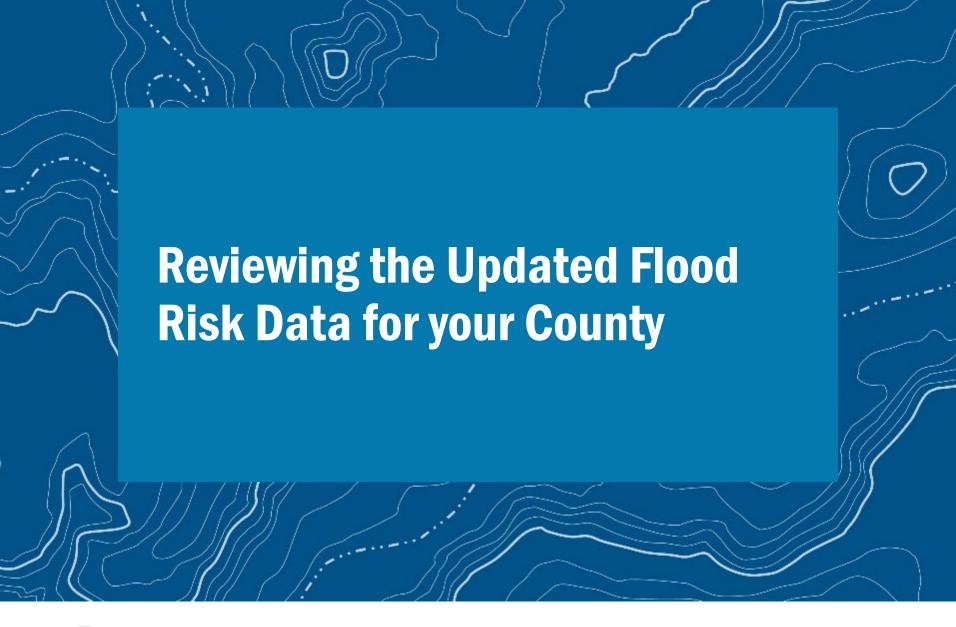


## The Status of this Study

**Last Time We Met** 

**Now We Are Here** 

**Lakewide Storm Surge and Waves Study County-Based Overland Analyses Workmap Production** Flood Risk Review Meeting **Comment Period FIRM Production Preliminary FIRM** Coastal Floodplain Workshop **Community Coordination Meeting and Open House Comment and Appeal Periods Letter of Final Determination Effective FIRM** 







## Why is FEMA Updating Your Flood Maps?

The Great Lakes Coastal Flood Study provides updated flood risk information for areas around each of the Great Lakes using uniform methodology, updated terrain data, and modern wave modeling techniques.

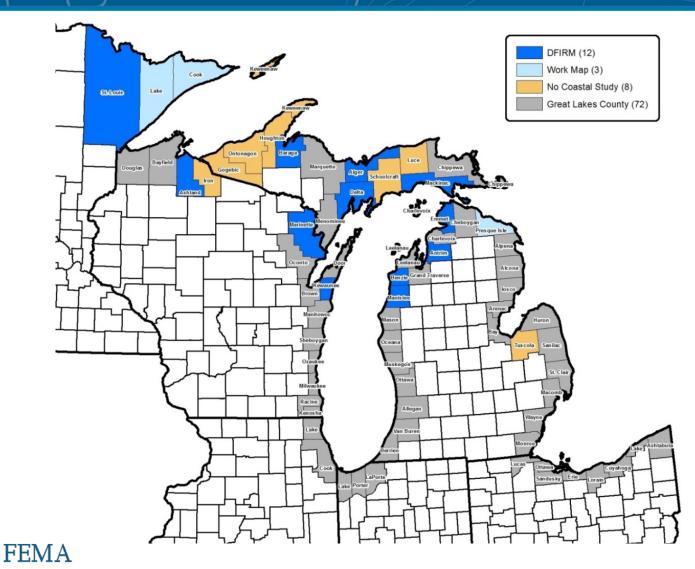
Many factors contribute to flood map revisions:

- Population growth & increased development
- Movement in rivers & shorelines
- Changing technology and improved modeling techniques and data





## **Program Goals and Status**



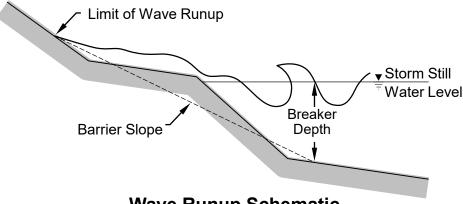


#### The Great Lakes Coastal Flood Study Approach

#### **Regional Study Approach**

- Lakewide water level and wave analysis
  - 150 storms from 1960 to 2009
  - Modeling conducted by STARR in 2017
- Greater consistency in assumptions
- Reduces number of boundary conditions





Wave Runup Schematic from FEMA Great Lakes Coastal Guidelines "D.3" Update

#### **Local/County-Level Activities**

- Mapping tasks performed at the county level
- Nearshore wave transformations
- Episodic erosion
- Wave setup and runup
- Overland wave propagation



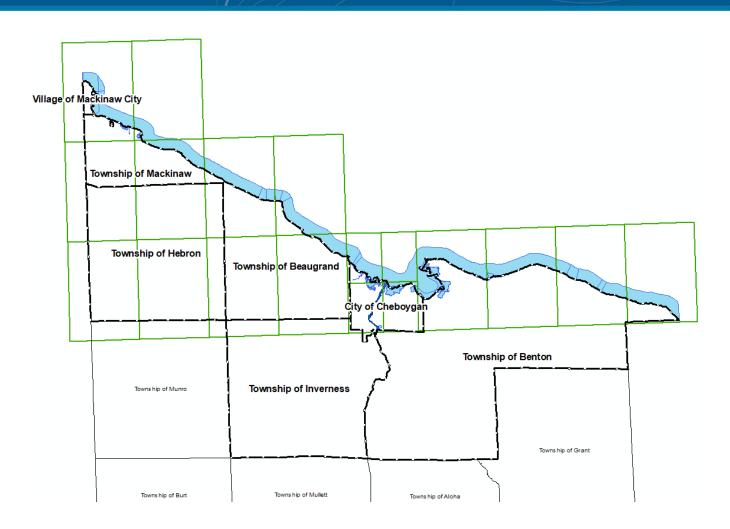


#### Flood Study Overview- Cheboygan County

- Coastal detailed (Zone AE/VE/AO/AH) study – 39 shoreline miles
- Tie-Ins to 1

   approximate
   (Zone A) study
   and 1 detailed
   (Zone AE) study 2 Riverine

   Streams





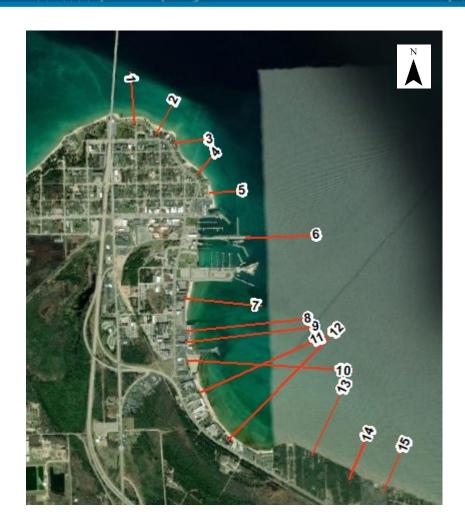


#### **Cheboygan County Coastal Flood Hazard Analysis:**

- 39 miles of coastline
- 122 coastal transects
- Transects placed at representative shoreline reaches based on:
  - Topography
  - Exposure
  - Shoreline material
  - Upland development
- Integration of riverine and coastal Special Flood Hazard Areas
- Topography
  - 2015 JALBTCX Digital Elevation Model (DEM)













































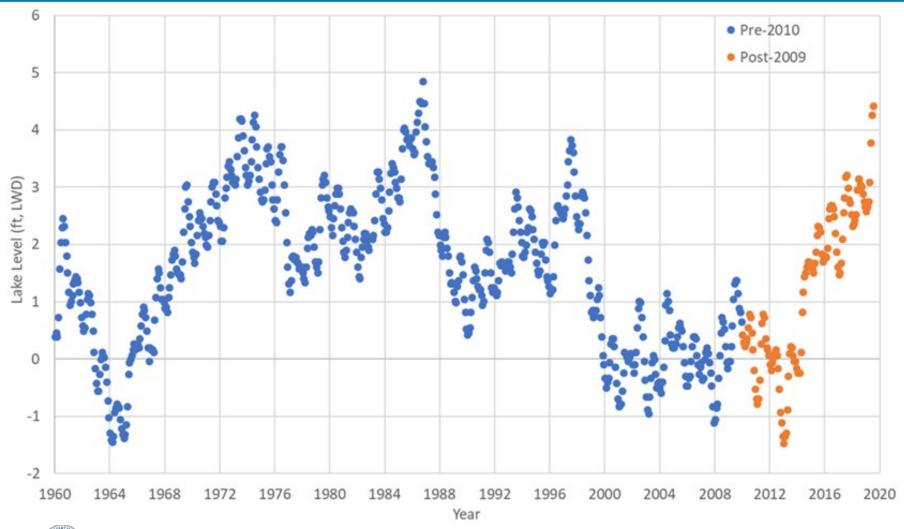








## Lake Huron Water Levels







## **Special Flood Hazard Areas (SFHAs)**

#### **Zone VE**

- Coastal high-hazard zone, where wave action and/or high-velocity water can cause structural damage during the 1percent-annual-chance flood
- Wave heights or wave runup >= 3 feet
- Subdivided into elevation zones, and BFEs are assigned

#### **Zone AE**

- Applied in areas subject to lower wave energy or inundation by the 1-percent-annual-chance flood
- Wave heights or wave runup < 3 feet</li>
- Subdivided into elevation zones, and BFEs are assigned

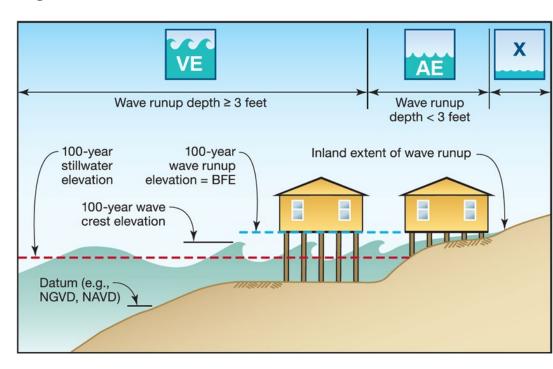
#### Zone AO

- Applied in areas of sheet-flow and shallow flooding
- Given an associated depth instead of a BFE

#### **Zone AH**

- Applied in areas of ponding
- Assigned a BFE



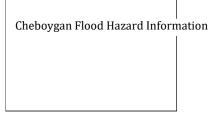




## **Wave Runup Mapping**

- Wave runup is very sensitive to shoreline characteristics, especially slope
- Single Base Flood Elevation (BFE)
- Gutters perpendicular to the shore divide the BFEs
- Transitional zones capture changes in shoreline characteristics between transects









#### **Wave Overtopping**



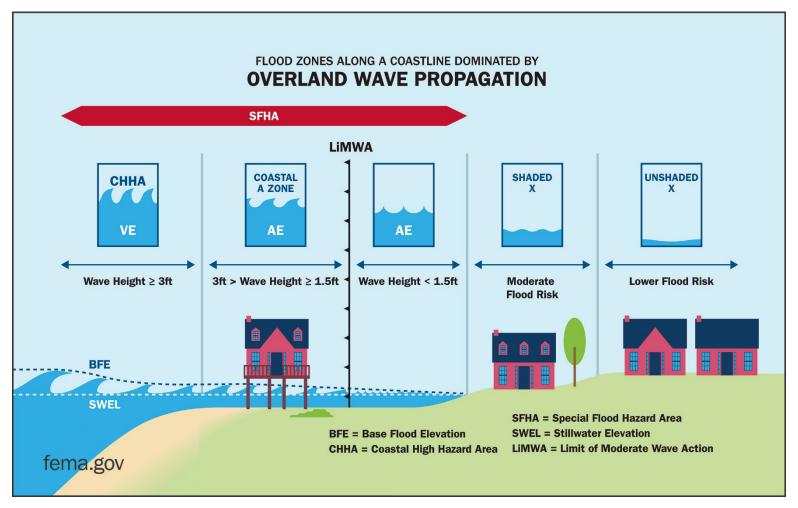


- Wave overtopping occurs when the wave runup elevation exceeds the barrier's crest elevation
- When overtopping occurs, the zone behind the barrier is designated as:
  - AE if the landward slope is positive
    - BFE established based on runup elevation
  - AO if the landward slope is negative
    - Sheet flow depth established
  - AH if the landward slope is negative and flow is trapped behind a barrier
    - BFE established
- The overtopping rate determines VE splash zones and sheet flow depths





#### **Overland Wave Propagation Mapping**



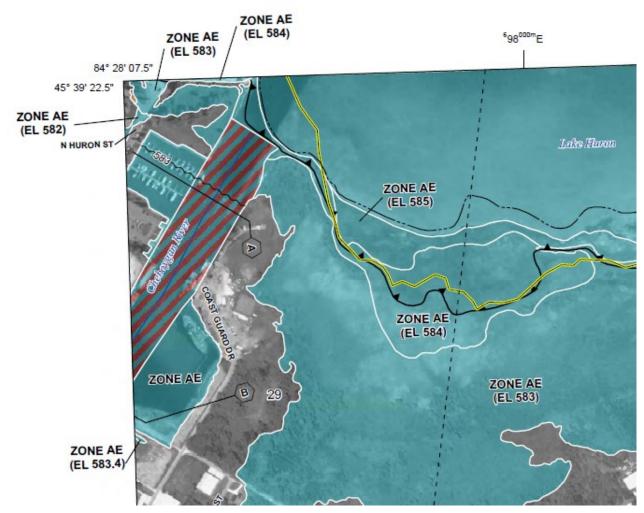




## **Scope of Work: Riverine-Coastal SFHA Integration**

#### **CHEBOYGAN COUNTY**

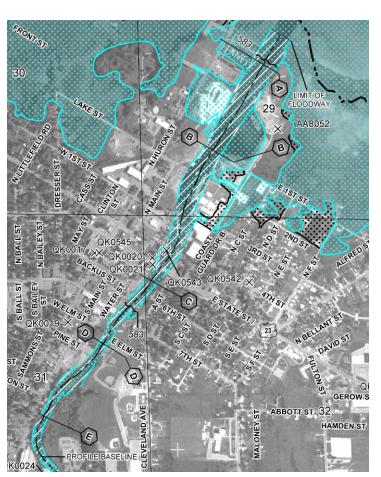
- Detailed Zone AE
  - Cheboygan River
- Approximate Zone A
  - Little Black River



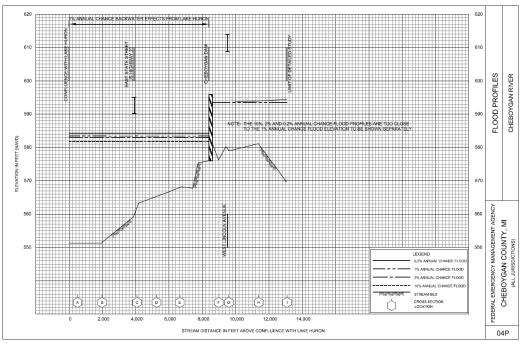




#### **Effective Cheboygan River Zone AE (FIRM panel 26031C0115C, Floodway Data Table and Flood Profile)**



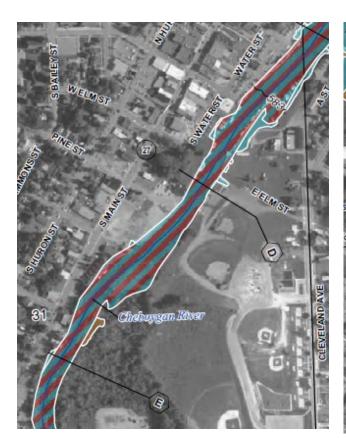
FLOODING SOURCE		FLOODWAY			1-PERCENT-ANNUAL-CHANCE-FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE <sup>1</sup>	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (FEET NAVD)	WITHOUT FLOODWAY (FEET NAVD)	WITH FLOODWAY (FEET NAVD)	INCREASE (FEET)
CHEBOYGAN RIVER								
A B	500 1,980	380 286	6,168 5,864	0.76 0.80	583.4 583.4	580.2 <sup>2</sup> 580.2 <sup>2</sup>	580.2 <sup>2</sup> 580.2 <sup>2</sup>	0.0 0.0
C	4,075	189	2,781	1.69	583.4	580.2 <sup>2</sup>	580.2 <sup>2</sup>	0.0
D	5,245	126	1,346	3.49	583.4	580.2 <sup>2</sup>	580.2 <sup>2</sup>	0.0
E	6,645	104	1,012	4.64	583.4	580.6 <sup>2</sup>	580.6 <sup>2</sup>	0.0







## Updated Tie-In to Cheboygan River Zone AE (Preliminary FIRM 113D and 114D) Tie-in occurs between lettered cross sections E and F









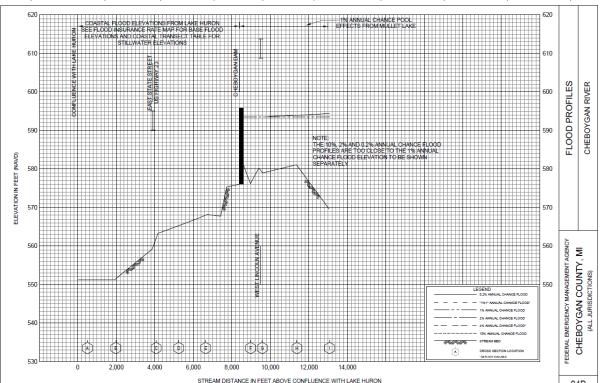


Limits of coastal flood effects from Lake Huron are shown on the FIRM (white line)



#### **Updated Tie-In to Cheboygan River Zone AE (Preliminary Flood Profile and Floodway Data Table)**

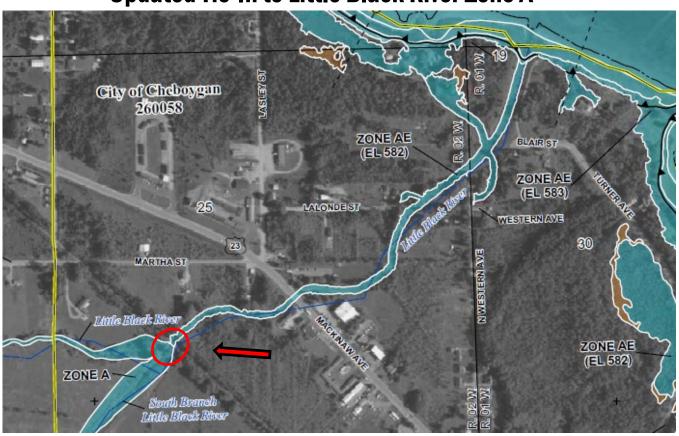
LOCATION		FLOODWAY			1-PERCENT-ANNUAL-CHANCE FLOOD WATER- SURFACE ELEVATION (FEET NAVD88)			
CROSS SECTION	DISTANCE <sup>1</sup>	WIDTH <sup>2</sup> (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
A	500	380	6,168	0.8	* * *	580.2 <sup>2</sup>	580.2	0.0
B	1,980	286	5,864	0.8		580.2 <sup>2</sup>	580.2	0.0
C	4,075	189	2,781	1.7		580.2 <sup>2</sup>	580.2	0.0
D	5,245	126	1,346	3.5	*	580.2 <sup>2</sup>	580.2	0.0
E	6,645	104	1,012	4.6		580.6 <sup>2</sup>	580.6	0.0







#### **Updated Tie-In to Little Black River Zone A**



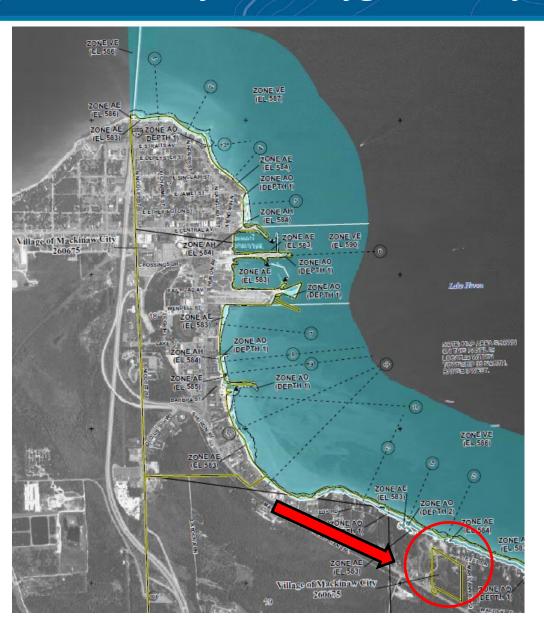
Limits of coastal flood effects from Lake Huron are shown on the FIRM (white line)





#### Village of Mackinaw City - Cheboygan County inclusion

A portion of Village of Mackinaw City that is surrounded by Cheboygan County was not shown on Emmet County June 4, 2019 Preliminary FIRM.



Cheboygan
County
Preliminary FIRM
26031C0040D
includes the
entire Village of
Mackinaw City
within Cheboygan
County on
9/29/2020
Preliminary FIRM.

This portion of the Village will be removed from the future Emmet County effective FIRM.





## **Summary of Letters of Map Change (LOMCs) for Cheboygan County**

SOMA-1

#### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: CHEBOYGAN, CITY OF Community No: 2600

#### 2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project identifier	Original Panel	Current Panel
LOMR-F	98-05-6876A	01/06/1999	MARINA BAY SOUTH CONDOS - 2515 HARRISON AVENUE	2600580005B	26031C0120D
LOMA	02-05-1948A	04/12/2002	OLD MILL POINT CONDOMINIUM, SITE NO. 6; 1248 BLAIR STREET	2600580005B	26031C0111D
LOMA	04-05-0429A	01/16/2004	MAIN STREET MOORINGS, UNIT 5; 211S MAIN STREET	2600580005B	26031C0113D
LOMA	06-05-B627A	03/02/2006	PLAT OF WEST DUNCAN, BLOCK 21, LOTS 14 & 15 – 410 NORTH C STREET (MI)	2600580005B	26031C0114D
LOMA	09-05-2971A	05/21/2009	WEST DUNCAN, BLOCK 8, LOTS 9-12 410 NORTH D STREET	2600580005B	26031C0114D
LOMA	10-05-5082A	07/20/2010	1286 BLAIR STREET	2600580005B	26031C0111D
LOMA	11-05-3690A	03/24/2011	1005 DUNCAN AVENUE	2600580005B	26031C0114D
LOMA	11-05-4430A	05/03/2011	PORTION OF GOVERNMENT LOT 4, SECTION 28, TOWNSHIP 38 NORTH, RANGE 1 WEST – 1140 DUNCAN SHORES	2600580005B	26031C0114D
LOMA	11-05-7663A	09/01/2011	1180 DUNCAN SHORE DRIVE	2600580005B	26031C0114D
LOMA	13-05-4043A	03/19/2013	1005 DUNCAN AVENUE	26031C0115C	26031C0114D
LOMA	14-05-2820A	01/21/2014	850 NORTH DRESSER STREET (GARAGE)	26031C0115C	26031C0113D
LOMA	14-05-8111A	08/28/2014	A PORTION OF LOTS 11 AND 12, BLOCK 2, W & A MCARTHUR CO.'S 1ST ADD. – 840 NORTH DRESSER STREET	26031C0115C	26031C0113D
LOMA	15-05-3747A	03/31/2015	1120 Duncan Shores Drive	26031C0115C	26031C0114D
LOMA	19-05-3579A	06/19/2019	Lot 1, Old Mill Point Condominium Subdivision - 1280 Blair Street	26031C0115C	26031C0111D
LOMA	20-05-0995A	12/10/2019	1001 Duncan Avenue	26031C0115C	26031C0114D

All LOMCs were addressed in the preliminary Summary of Map Actions (SOMA) and placed into one of four categories:

- 1. Incorporated
- 2. Not Incorporated (validated)
  - LOMCs on Revised Panels
  - LOMCs on Unrevised Panels
- 3. Superseded
- 4. To be redetermined

Be sure to review the preliminary SOMA for completeness

If you notice a LOMC is missing from the list, submit the omission with your comments





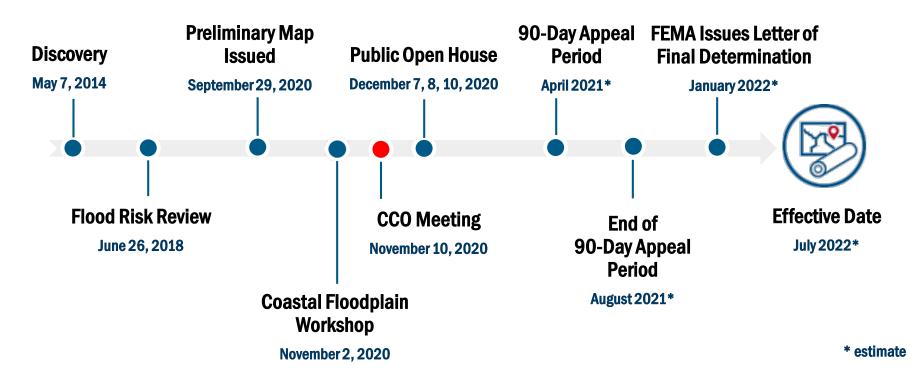








#### **Timeline for Cheboygan County Coastal Update**







## **4-Step Pre-Adoption Process**



**Inform the Community** 



**Gather Comments** and Additional Data



**Appeal Process** 



**LFD** Issued





#### **#1: Inform the Community – December 2020 Open House**

- Viewing via paper maps or map viewer
- Opportunity to share program information with property owners
- Comment sheets collected
- Attendees notified as process moves forward



- Open House:
  - Monday, December 7, 2020 (5:00 pm 7:00 pm ET)
  - Tuesday, December 8, 2020 (5:00 pm 7:00 pm ET)
  - Thursday, December 10, 2020 (5:00 pm 7:00 pm ET)





#### **#2: Gather Community Comments**

- Homeowners may choose to submit comments through community officials
- FEMA requests that community officials forward the initial round of comments to FEMA no later than December 10, 2020







#### **#3: Appeal Process**

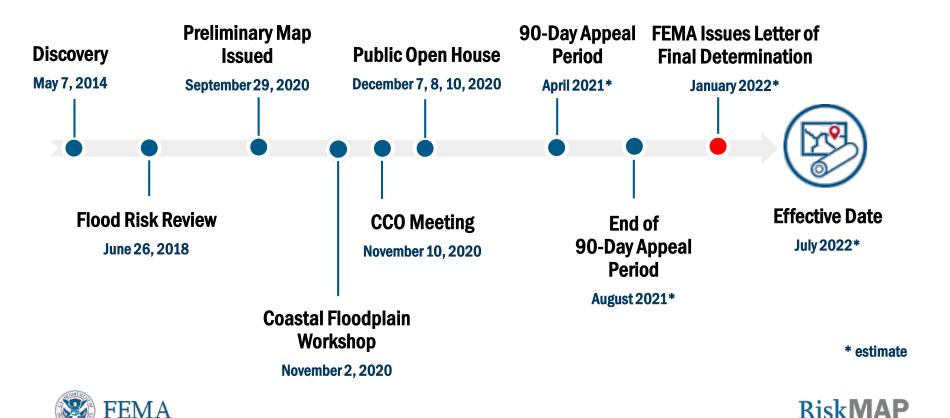
- Appeal Period is 90 days
- Publication of notice in Federal Register
  - Notification to communities by letter, including local newspaper publications
- All are welcome to submit information
  - FEMA recommends directing comments through local community officials to provide a consolidated picture
- Appeals should be submitted to STARR II or FEMA Region V
  - Additional instructions will be provided to community CEOs
- FEMA will evaluate all appeals and comments for resolution after the appeal period

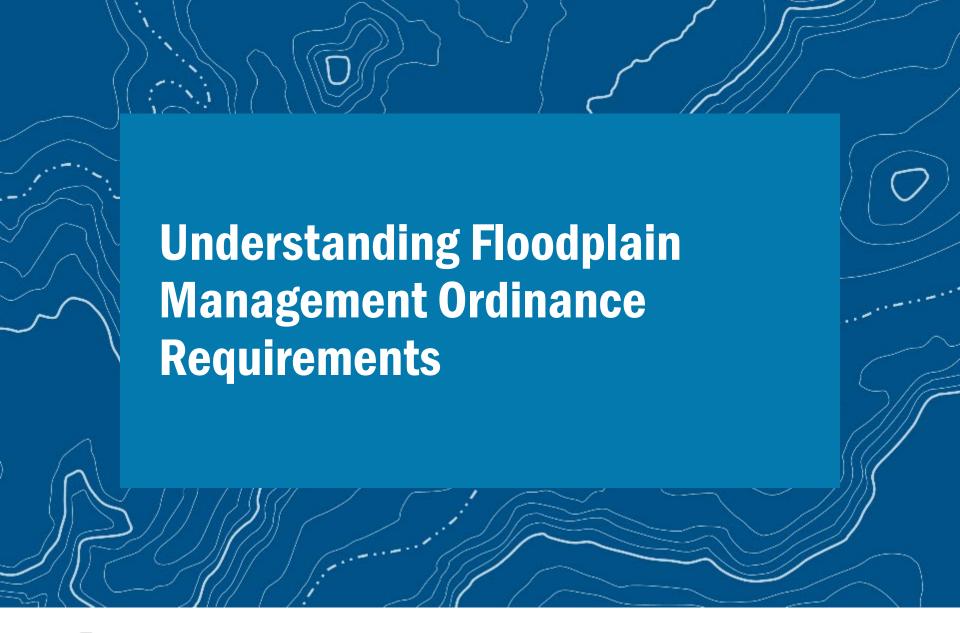






# **#4: Issuing the Letter of Final Determination**









## **Participation in the National Flood Insurance Program**

- The NFIP is a voluntary program.
- Participation requires that communities adopt and enforce floodplain management regulations.
- The floodplain management regulations need to be based on the risk data provided by FEMA (the FIRM and FIS report).
- Participation in the NFIP makes federal flood insurance available to insure buildings and personal property inside buildings within your communities.
- Federally regulated lenders require flood insurance coverage for buildings in the SFHA that secure loans; insurance is also required as a condition of receiving Federal financial assistance to purchase, repair, improve, or rehabilitate buildings within the SFHA.
- Many forms of disaster assistance are either a type of Federal loan or other Federal financial assistance.





## **Ordinance Adoption During Map Updates**

### **Timeline Prior to Effective Date**

- 6 months prior: FEMA 6-month LFD Letter
- 4 months prior: draft ordinance (suggested)
- 3 months prior: FEMA 90-day reminder letter
- 1 month prior: FEMA 30-day reminder letter

Community must update its ordinance to reference the effective date of the FIRM and FIS report <u>before</u> the end of the 6-month period (or community may be suspended from NFIP).







## **Where to Find Minimum NFIP Requirements**

- NFIP Minimum Floodplain Management Standards are found in Part 60 of Title 44, Code of Federal Regulations
- Coastal-specific standards are found in Part 60.3(e)
- In Michigan, pursuant to the Stille-DeRosset-Hale Single State
   Construction Code Act of 1972, the Michigan State Building Code applies
   throughout the state.
- With the community ordinance referencing the applicable FIRM and FIS, the Michigan Building Code meets NFIP minimum floodplain standards.
  - 2015 I-Codes checklist: <a href="https://www.fema.gov/sites/default/files/2020-08/fema\_nfip-2015-i-codes-asce-24-checklist.pdf">https://www.fema.gov/sites/default/files/2020-08/fema\_nfip-2015-i-codes-asce-24-checklist.pdf</a>
  - 2018 I-Codes checklist: <a href="https://www.fema.gov/media-library-data/1516284132591-af5c54ba83e6a5e0d36aeaee2c45f8d0/NFIP\_Checklist\_2018\_I-Code\_Dec2017.pdf">https://www.fema.gov/media-library-data/1516284132591-af5c54ba83e6a5e0d36aeaee2c45f8d0/NFIP\_Checklist\_2018\_I-Code\_Dec2017.pdf</a>





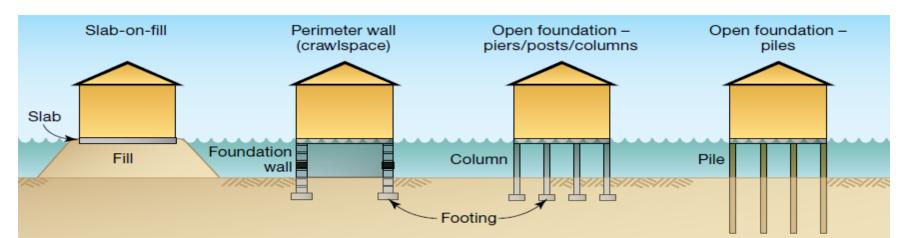
## **Differences in Development Requirements**

### **A Zones**

- Fill is allowed outside the floodway, or if it can be shown not to cause a rise in the BFE.
- Fully enclosed foundation walls (flood openings required) are allowed.
- The lowest floor must be elevated to or above the BFE.
- An as-built lowest floor elevation is required to be on file with the permit records.

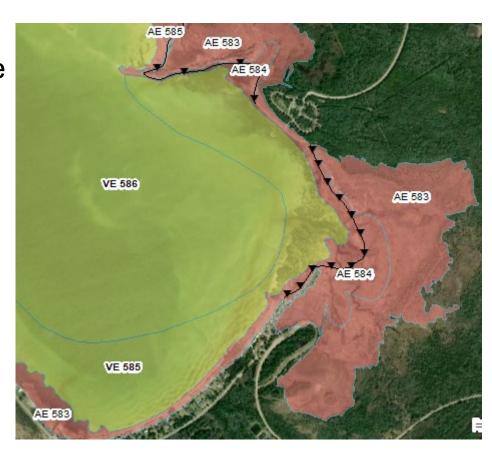
# **VE Zones (and AE Zones on the water side of a LiMWA)**

- Fill is not allowed for structural support of buildings.
- Only open foundations on columns or piles, free of obstructions, or breakaway walls are allowed below the BFE.
- Bottom of lowest horizontal structural member to or above BFE, with an as-built elevation on file.
- A Professional Engineer or Architect shall certify the design of the structure, including wind loading, and that must be on file with the permit records.



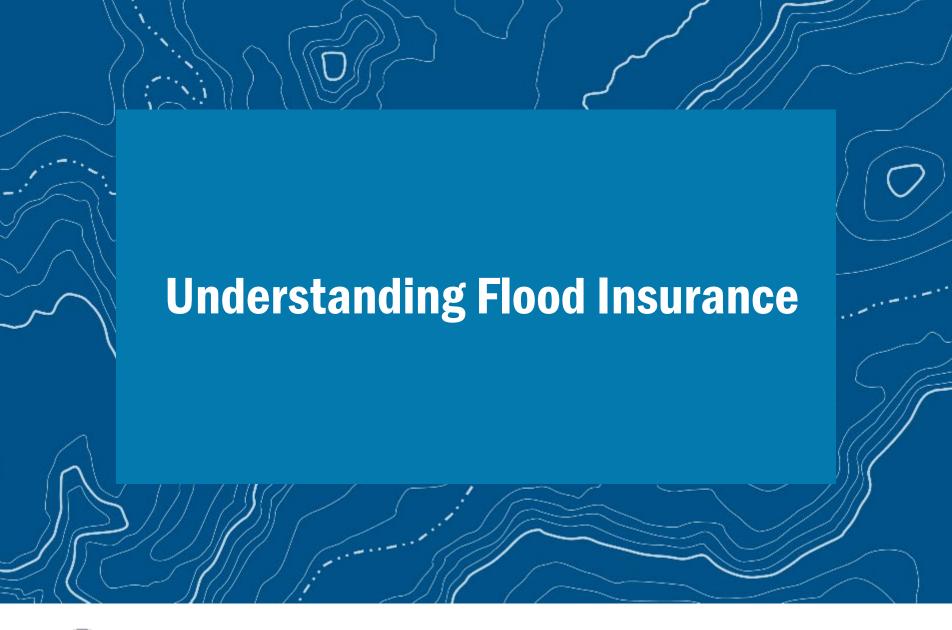
# LiMWA (Limit of Moderate Wave Action) on the Map

- The Community Rating System (CRS)
  benefits communities requiring VE zone
  construction standards in areas
  defined by the LiMWA or areas subject
  to waves greater than 1.5 feet.
- There is currently no distinction for <u>insurance</u> purposes between Zone AE and a "coastal" Zone AE on the water side of the LiMWA.













## **Flood Insurance Basic Concepts**

Structures built on or before December 31, 1974, or before the effective date of the initial FIRM of the community, whichever is later.  Structures built after **December 31, 1974**, OR on or after the effective date of the initial FIRM of the community, whichever is later.

**Pre-FIRM** 

**Post-FIRM** 





## **Flood Insurance Basic Concepts**

### Pre-FIRM (subsidized) rates

- For structures built before the first maps of the community
- Do not reflect the structure's true risk negatively or positively
- Based on building type and occupancy
- Subsidies are being phased out, with some categories increasing toward full risk more quickly

## Post-FIRM (actuarial) rates

- Uses the structure's elevation information to determine risk
- Based on the difference between the BFE and elevation of the lowest floor
- Required for Post-FIRM structures, and optional for Pre-FIRM structures with an elevation certificate





## **Effects of New Flood Zones on Flood Insurance**

- The new FIRM may:
  - Map a property into the SFHA for the first time
    - Lender may require them to get an insurance policy
  - Remove a property from the SFHA
    - Lender may drop the insurance requirement
  - Change the flood zone affecting the property
    - From an A zone to a VE zone (or from Zone AE to Zone AO, etc.)
    - Rating will not change unless the policy is allowed to lapse or the building is substantially improved
    - If the new zone results in a less costly premium, the policy can be endorsed to revise the rate to the new zone with a prorated refund for the difference for the remainder of the policy year. Insured needs to ask the AGENT to do this!





## **Insurance Rating and Product Possibilities**

- Newly Mapped (Zone A, AE, AO, and AH)
  - Pricing starts at Preferred Risk Rates bundled standard Preferred Risk Policy for the first year
  - Multiplier added after the first year
  - Must be newly mapped into an SFHA from zone on the previous FIRM
  - Must have two or fewer losses paid by NFIP or disaster assistance

- Grandfathering
  - Keeps lower rate zone and/or BFE
- Two Ways
  - Continuous coverage (pre- and post-FIRM)
    - Coverage obtained prior and through a map change
  - Built in compliance
    - Post-FIRM ONLY
    - Built in compliance with the map at the time
    - Not substantially improved later





## **NFIP Floodplain Management and Insurance**

Frank Shockey
Senior NFIP Specialist
FEMA Region V
312-408-5321
frank.shockey@fema.dhs.gov

Mollie Rosario
NFIP Specialist
FEMA Region V
312-408-4458
mollie.rosario@fema.dhs.gov

James Sink
Regional Flood Insurance Liaison
FEMA Region V
312-408-4421
james.sink@fema.dhs.gov

Matt Occhipinti
Michigan NFIP Coordinator
Michigan EGLE
616-204-1708
occhipintim@michigan.gov











## What is Hazard Mitigation?

# Any sustained action taken to reduce long-term risk to people and property from hazards and their effects.

### Mitigation actions include:

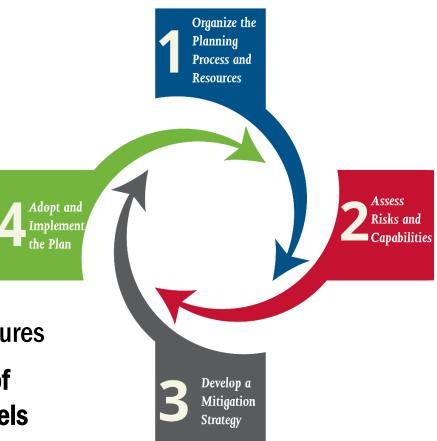
- Removing existing structures from floodprone areas
- Elevating or floodproofing structures
- Stormwater management
- Floodwater storage and diversion
- Flood insurance
- Building, zoning, and floodplain management codes
- Wetland and riparian area protection
- Water/Sanitary sewer system protective measures





## **Benefits of Hazard Mitigation Planning**

- Increases public awareness and understanding of risk areas and vulnerabilities by engaging the whole community
- Provides eligibility for certain FEMA programs
- Builds partnerships with diverse stakeholders
- Identifies potential risk reduction measures
- Improves communication and sharing of risk data and related products to all levels of government and the public







## **Federal Planning Regulations**

## The Disaster Mitigation Act of 2000

- Establishes eligibility for FEMA Hazard Mitigation Assistance (HMA) programs
  - Plan approval is a precondition for receiving HMA grants
- Requires local governments to submit a plan to their State and FEMA for review

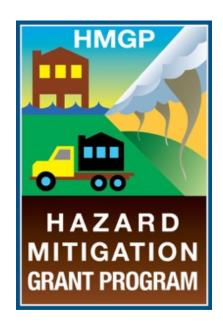
## Title 44 Code of Federal Regulations (CFR) 201.6

Publishes requirements for approval of local mitigation plans





## **Hazard Mitigation Assistance**



BUILDING RESILIENT INFRASTRUCTURE AND COMMUNITIES (BRIC)



Contact your State Hazard Mitigation Officer (SHMO) to learn more about the application process.





## **EMHSD Mitigation Contacts and More**

Web: <a href="https://www.michigan.gov/msp/0,4643,7-123-72297\_60152---,00.html">https://www.michigan.gov/msp/0,4643,7-123-72297\_60152---,00.html</a>

Phone: (517) 284-3745

Matt Schnepp
State Hazard Mitigation Officer
(517) 284-3950
schneppm1@Michigan.gov

Mike Sobocinski
State Hazard Mitigation Planner
(517) 881-2512
SobocinskiM@Michigan.gov

## **Want More Information?**

Hazard Mitigation Planning: <a href="https://www.fema.gov/hazard-mitigation-planning">https://www.fema.gov/hazard-mitigation-planning</a>

Hazard Mitigation Assistance: <a href="https://www.fema.gov/hazard-mitigation-assistance">https://www.fema.gov/hazard-mitigation-assistance</a>

Mitigation Planning Resources: <a href="https://www.fema.gov/hazard-mitigation-planning-resources">https://www.fema.gov/hazard-mitigation-planning-resources</a>





## **FEMA Engineering Library Data Requests**

Requests must be sent in writing to:

FEMA Engineering Library 3601 Eisenhower Ave., Ste. 500 Alexandria, VA 22304-6426

*Or* Fax: (703) 202-4090

Request must include:

FIS Data Request Form
Applicable Fees
Payment Information Form

 Once the research has been completed, an information specialist will contact you to discuss the path forward.





#### Federal Emergency Management Agency

Washington, D.C. 20472

#### Flood Insurance Study (FIS) Data Requests

The Federal Emergency Management Agency (FEMA) has identified seven categories into which requests for Flood Insurance Study (FIS) backup (i.e., technical and administrative support) are separated. These categories and their associated fees are below:

Requests for Flood Insurance Backup Data	Fee
1. Portable Document Format (PDF) or	\$300, plus a \$93 per-case surcharge fee to recover the cost of
Diskettes of hydrologic and hydraulic	library maintenance and archiving. For larger requests that
backup data for current or historical	require more than 4 hours of research, additional hours will be
FISs	charged at \$40 per hour.
2. PDF or Mylar copies of topographic	\$300, plus a \$93 per-case surcharge fee to recover the cost of
mapping developed during FIS process	library maintenance and archiving. For larger requests that
	require more than 4 hours of research, additional hours will be
	charged at \$40 per hour.
3. PDF of survey notes developed during	\$300, plus a \$93 per-case surcharge fee to recover the cost of
FIS process	library maintenance and archiving. For larger requests that
	require more than 4 hours of research, additional hours will be
	charged at \$40 per hour.
4. PDF of individual Letters of Map	\$40 for first letter; \$10 for each additional letter in the same
Change (LOMCs)	request. Requesters will be notified about availability of the
	data and the fees associated with the requested data.
5. PDF of preliminary map panels	\$35 for first panel; \$2 for each additional panel in the same
	request. Requesters will be notified about availability of the
	data and the fees associated with the requested data.
6. DVDs of Digital Line Graph files,	\$150 per county or Digital LOMR attachment shape file.
FIRM files or Digital LOMR	Requesters will be notified about availability of the data and
attachment files	the fees associated with the requested data.
7. Computer diskettes and user manuals	\$25 per copy. Requesters will be notified about availability of
for FEMA computer programs	the data and the fees associated with the requested data.

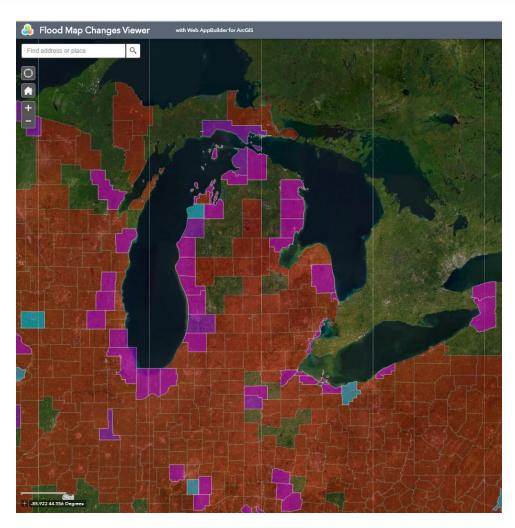
As shown in the table above, for Categories 1-3, an initial fee of \$300 is required to initiate the request and required before the requested data will be provided. If the data requested are available and the request is not cancelled, the final fee is calculated as a sum of the standard per-product charge plus a per-case surcharge of \$93, to help recover library maintenance and archiving costs. The total costs of processing requests in Categories 1-3 will vary based on the complexity of the research involved in retrieving the data and the volume and medium of the data to be reproduced and distributed. The initial flat fee will be applied against the total costs to process the request, and FEMA will invoice the requester for the balance plus the per-case surcharge before the data are provided. No data will be provided to a requester until all required fees have been paid.

For Categories 4-7, there is no initial fee to initiate a request for data. Requesters will be notified about the availability of, and the fees associated with, the requested data.

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## **Mapping Resources**

- FEMA Flood Map Changes Viewer
  - www.msc.fema.gov/fmcv
- Preliminary Flood Hazard Data
  - www.fema.gov/view-yourcommunitys-preliminary-floodhazard-data
- Steady State Program
  - www.msc.fema.gov







## **Questions and Additional Information**

**Visit:** 

www.greatlakescoast.org

www.fema.gov/preliminaryfloodhazarddata

**FEMA Region V** 

**Ken Hinterlong** 

312-408-5529

Ken.Hinterlong@fema.dhs.gov

**STARR II (Contractor)** 

**Lisa Bailen** 

502-212-5072

**NFIP Region V BSA Manager** 

**Catrina Covino** 

260-417-9254

**FEMA Region V** 

**John Wethington** 

312-408-5485

Lisa.Bailen@stantec.com Catrina.Covino@fema.dhs.gov

Catrina.Covino@fema.dhs.gov John.Wethington@fema.dhs.gov









