



City of Palm Coast Floodplain Management Annual Progress Report February 2026

Executive Summary

The purpose of this document is to provide an annual account of activities associated with the City of Palm Coast (“City”) Floodplain Management Program. This document facilitates information that can benefit public officials, businesses, and the citizens of Palm Coast.

The Flagler County Local Mitigation Strategy (LMS) serves as the City’s Floodplain Management Plan under the Community Rating System (CRS) of the National Flood Insurance Program (NFIP).

Under CRS Activity 510, the City is required to complete a Floodplain Management Plan annual progress report. This document serves as that report. The report was submitted to the governing body via the acting City Manager, as she provided the final version to each City Council Member. The report will be available on the City’s website at the following link: <https://www.palmcoast.gov/emergency/flood-preparedness>.

Annual Progress Report Development and Staff Roles

This document was prepared by one (1) of the City Certified Floodplain Managers (CFM), Jordan Myers, and subsequently reviewed by the five (5) remaining City CFM staff, Patrick Buckley, Kendra Iannotti, Carmelo Morales, Sina Vedadi Moghadam, and Eric Gebo. A brief description of these CFM staff is provided in the following section(s). The referenced staff and the remaining Floodplain, Outreach, Awareness & Management (FOAM) Workgroup members, periodically conduct meetings to ensure that CRS program activities are managed and processed throughout the year. Additional discussion of the Team’s role and responsibilities are discussed in the following sections.

Ms. Jordan Myers, CFM is the Floodplain Administrator for the City and achieved her CFM in 2018. She is involved with all activities for the CRS Program as well as new development, and elevation certificate reviews.

Mr. Patrick Buckley CBO, CFM is the Chief Building Official for Palm Coast and has worked in building code enforcement for thirty-two years. He has been a CFM since 2007 spending most of his time as a floodplain administrator in two Colorado communities with riverine floodplains subject to flash-flooding events and regulating several existing critical facilities located in the floodplain.

Mrs. Kendra Iannotti, CFM actively participates in all CRS program activities and CFM meetings. Mrs. Iannotti’s primary responsibility is within the City Manager’s Office and has been a CFM since 2007. She provides support for public information that includes website updates, brochures, and library resources.

Mr. Carmelo Morales, PE, CFM serves as the City’s Stormwater Engineer III and achieved CFM certification in August 2021. He has also held a professional license in civil engineering (water

resources and environmental) since 2012. He is responsible for CIP management, Stormwater designs, and Stormwater plan reviews.

Mr. Sina Vedadi Moghadam, EIT, CFM serves as the City’s Stormwater Engineer I and achieved CFM certification in July 2024. He received his EIT certificate in April 2024 and has PhD in Civil Engineering which he received in May 2023. He is responsible for stormwater designs, water quality monitoring, and various project management.

Mr. Eric Gebo, AIA, CFM serves as the City’s Architect and achieved CFM certification in 2018. He also holds a professional license in architecture since 2011.

FOAM (Floodplain Outreach, Awareness & Management) Workgroup Mission Statement:

To support and educate our citizens about flood hazards and the National Flood Insurance Program, while ensuring a safe community through steadfast stewardship of floodplain management, hazard mitigation, open space protection, and comprehensive stormwater management.

The Team’s priority is to ensure the City’s esteemed reputation in the floodplain community is maintained while providing a safe environment for our citizens.

Members, Titles, and CRS Activity Focus:

- Patrick Buckley, CBO, CFM
Chief Building Official; Role: Florida Building Code regulations
- Jordan Myers, CFM
MS4 Permit & Floodplain Coordinator; Role: CRS Coordinator & City Floodplain Administrator (All Activities)
- Carmelo Morales, PE, CFM
Stormwater Engineer III; Role: Activities 360, 450, 540
- Sina Vedadi Moghadam, EIT, CFM
Stormwater Engineer I; Role: Activities 360, 450, 540
- Kendra Iannotti, CFM
Executive Assistant to the City Manager; Role: Activities 330, 350, 360
- Cathy AlMBERG
GIS Supervisor; Role: Activities 420, 440, 501

To learn more, the following link will provide more detail. <https://crsresources.org/manual/>

Adoption of the LMS / Updates

The Flagler County Local Mitigation Strategy (LMS) was adopted by *Resolution No. 2026-23* by the City Council on February 3, 2026, and is now approved for another five years. This report respects the effective LMS that gives Flagler County and its municipalities the opportunity to determine what all-hazards mitigation actions need to be taken to minimize damage before the next disaster strikes.

City staff continues to work with County staff and other LMS stakeholders quarterly to enhance floodplain management activities across the entire County.

As part of this annual report, the City of Palm Coast reviews the LMS project list. Concurrently, the 5- year Capital Improvement Plan (CIP) has been evaluated for qualifying projects; fiscal year

2025 projects have been approved via adoption of the budget. Please see Attachment A for the City mitigation projects listed with the Local Mitigation Strategy for future grant consideration. Detailed information about each project can be found in the following sections.

Purpose and Objectives of the LMS

The purpose of the Local Mitigation Strategy (LMS) is to develop a unified approach among County and municipal governments for dealing with an identified hazard and hazard management problems, including flooding, in the Flagler County area. It established an ongoing process that makes hazard mitigation part of the daily routine for the entire community. The LMS also helps establish funding priorities for current proposed mitigation projects and develop priority mitigation projects to be completed with such disaster assistance funds as may be available after a disaster. Implementation of planned, pre-identified, and cost-effective mitigation measures not only helps reduce loss of life, destruction of property, and damage to the environment, but also aids in the decision-making process during the recovery and reconstruction following a disaster.

The primary hazard mitigation goals, objectives, and guiding principles of the LMS are to:

Goal 1.0 Minimize impacts from hazards to infrastructure, critical facilities, and property.

Goal 2.0 Minimize the impact to natural resources (including water resources, wetlands, and coastal habitats).

Goal 3.0 Promote Whole Community awareness of vulnerability and mitigation options.

Goal 4.0 Reduce potential hazard related economic losses to businesses.

Goal 5.0 Strengthen relationships between local governments and organizations fulfilling Community Lifelines.

Goal 6.0 Promote methods of funding mitigation projects, including innovative methods.

The plan is available for download and viewing by visiting Flagler County Emergency Management website.

Flagler County
FLORIDA

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Emergency Management

Contact Us

Phone
(286) 313-4200

Email
people@flaglercounty.gov

Location
Emergency Operations Center
1759 E. Moody Blvd., Bldg 3
Bunnell, FL
32110
[View Map](#)

Resources

Emergency Preparedness

- Emergency Preparedness Guide
- Bolton's Hurricane Manual
- Verify a Contractor is Licensed

Countywide Emergency Planning

- Emergency Management Plan (PDF, 2018)
- Local Mitigation Strategy (PDF, 2018)

Who We Are

The Flagler County Emergency Management Office is the Department charged with carrying out the preparedness for, response to, recovery from, and mitigation from large scale emergencies and disasters.

What We Do

We work daily to develop relationships, create plans/procedures, and conduct trainings and exercises that help prepare our community to respond and recover from emergencies and disasters. Our partners include all county and municipal agencies, local districts (School, Mosquito Control, CDD's, etc.), Constitutional Officers, Private Non-Profits, Utilities, state agencies, federal agencies, and many more.

We also maintain and operate the County's Emergency Operations Center, where key partners work collaboratively to prioritize and manage the entire emergency response process. We also provide emergency services that may need to be provided in preparation for, response to, and recovery from a large-scale emergency or disaster.

LMS Document

Flagler County Local Mitigation Strategy Working Group

As noted in the LMS, “the Working Group acts as a local coordination committee to support and recommend projects for various grant programs; recommends to other regulating agencies or organizations ideas on how to better mitigate the community against natural disasters; and provides educational outreach to the general public about ways to prepare for disaster and mitigation opportunities for their homes and businesses.” The Group’s core consists of representatives of local municipalities, local organizations and County departments, and is coordinated by staff of the County Emergency Management Division. The LMS Working Group meetings are scheduled quarterly with supplemental topic-based meetings (i.e., floodplain managers, infrastructure, wildfire mitigation, etc.). The Working Group will continue to regularly review and revise its Prioritized Project List that are eligible for federal and state funding, i.e., Hazard Mitigation Grant Program (HMGP), Flood Mitigation Assistance (FMA) Program, Building Resilient Infrastructure and Communities (BRIC), Community Development Block Grant (CDBG), etc. Over the course of the last year, four meetings were conducted on 3/4/25, 6/17/25, 9/16/25, and 12/16/25.

List of Mitigation Initiatives

The LMS Working Group has established a list of mitigation projects. The list contains projects that are eligible for HMGP, FMA, and other federal and state funding. Many of the projects listed help to mitigate the potential of flood hazards.

See Attachment A to this report for the complete Prioritized Project List. Previous projects approved for funds from HGMP for Hurricane Matthew and Hurricane Irma are either completed or going through final close-out. There are other projects on the spreadsheet of mitigation projects, and when additional funding becomes available those projects will be ready to apply.

As referenced in the previous section, the list is a living document and routinely updated. Staff is currently working to incorporate other projects discussed in this report onto the list to reflect the City’s effort to mitigate risk.

The City Stormwater Department continues to maintain and improve a structured maintenance program of the stormwater drainage network that reduces the chances of localized flooding hazards. With efforts from the GIS Department, and the Maintenance and Engineering teams from Stormwater, several tools have been developed which make tracking metrics easier and pinpointing areas of concern more efficient.

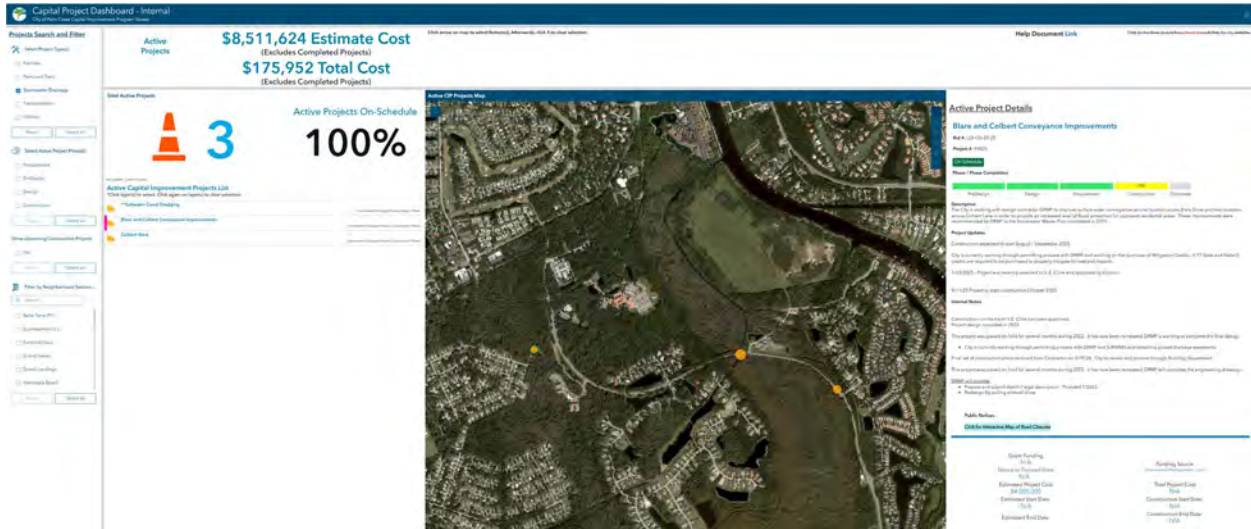
The following inventories maintenance activities conducted in-house by City staff in 2025:

- Swale maintenance and rehabilitation – 339,603 LF
- Valley gutters installed– 8
- Culvert pipe replacement – 4,252 LF
- Culvert pipe cleaning – 136,454 LF
- Freshwater canal weed control – 10,821 Acres
- Drainage ditch maintenance – 2,403,123 LF
- Catch basins and control structures cleaned out – 83

The Stormwater Engineering Team is continuously pursuing contracts from consultants and contractors to assist with Capital Improvement projects outside of the capabilities and equipment

capacity of City Maintenance staff. These and other projects are incorporated into a Geographic Information System (GIS) Mapping Viewer to assist with project management and sharing updates with the public.

CIP Project Dashboard – Collaboration project between Engineering and GIS Departments.



Enhanced Stormwater Management Program

In October 2018, the city implemented a new enhanced stormwater program. This program was developed to enhance the level of Stormwater service we offer our residents and place emphasis on the maintenance of stormwater infrastructure to include Stormwater ponds, pipe crossings, ditches, canals, weir structures, inspection programs, and an accelerated Capital Improvement Program. This enhanced program focuses on a proactive approach to stormwater maintenance and improvements over a reactive approach. One of the more recent improvements to the enhanced program is a series of interactive Geographic Information system (GIS) applications that allows stormwater crews to document conditions of stormwater assets and keep track of work that was performed. Staff is continuously working with our GIS department to create new resources for internal and external use to improve logistics of stormwater operations and maintenance, and provide information on our past, present, and future activities to residents. Since moving to the new location at 22 Utility Drive in November 2019, the Stormwater Division has continued to grow. New personnel are regularly being hired on to expand crews and the fleet of specialized Stormwater equipment is already stretching the parking capacity of the facility.

Below is an outline of CIP projects that have been contracted out to external firms for design and construction during FY 2025:

Planning & Design

- FS23/Burrough Dr. Stormwater Park – Consultant has begun working on a proposal for design.
- Dry Lake Improvements- Consultant has begun working on a proposal for design.

Construction

- London Waterway – Construction was completed in February of 2025.
- P-1 Weir Replacement – Project began construction in April of 2025 and is approximately 35% complete.
- K-Section Drainage Improvements – Project began construction in September of 2025 and is approximately 90% complete.
- Colbert and Blare – Construction began in early December of 2025.
- Trenchless Pipe Lining projects completed in FY25:
 - Royal Palms @ Belle Terre
 - Royal Palms @ US-1
 - 6 Woodford Lane
 - Belle Terre Parkway
 - Palm Coast Parkway @ Walgreens



Figure 1: London Waterway finished construction

Through the Citywide Stormwater Master Plan, areas are identified that are susceptible to potential flooding. Project targets include infrastructure that requires improvements, enhancements, or additional maintenance. With this approach, the City develops a Capital Improvements Program that addresses areas of concern and identifies projects that will provide the greatest benefit to the citizens of Palm Coast. The Master Plan modeling has identified potential impacts from new development and aided the development community in providing the most efficient lowest impact stormwater management facilities. See Attachment B for the existing approved budget.

CRS Program Participation

The Local Mitigation Strategy (LMS) references the importance and benefit of the City’s participation in the Community Rating System (CRS) of the National Flood Insurance Program (NFIP). Under the CRS, the City undertakes flood protection measures beyond the minimum requirements of the NFIP. By doing so, the City achieved a “Class 4” certification, resulting in a

30% discount of flood insurance premiums issued within the Special Flood Hazard Area (SFHA) in the City effective on May 1, 2017. For properties outside SFHA, 10% discount will remain the same. No discounts are applicable to those holders of preferred risk policies that are already significantly discounted. Currently, according to FEMA, there are 2,758 policies in force in Palm Coast totaling \$1,635,257 in premiums. All these policies are eligible to take advantage of the discounts due to the City's CRS rating.

The City achieves CRS points by undertaking various activities that promote flood protection. These activities are conducted by Floodplain Managers and various City departments. The following section is a summary of certain ongoing activities:

Activity	Departments	CRS Activity #
Collect, review, and maintain elevation certificates. Provide copies to the public.	Floodplain Managers/ Planning/ Zoning/ Stormwater and Engineering	310
Provide Flood Insurance Rate Map (FIRM) information. Provide Flood Zone Determination Letters to the public. Review, maintain and update FEMA Letters of Map Amendments or Revisions. Provide flood insurance information.	Floodplain Managers	320
Provide outreach to the community. Provide flood protection information.	Floodplain Managers	330
Provide flood protection information at the library and on City website	Floodplain Managers/ Information Technology/ Flagler County Public Library	350
Provide technical advice and assistance to public with flooding conditions. Annually publicize the service.	Floodplain Managers/ Stormwater and Engineering	360
Encourage residents and businesses to purchase flood insurance coverage	Floodplain Managers	370
Preserve floodplain in open space and public acquisition.	Planning	420
Maintaining higher regulatory standards. Provide low density areas for floodplain properties. Review new development for compliance. Enforcement of regulations.	Floodplain Managers/ Planning/ Stormwater and Engineering/ Building Division/ Code Enforcement	430
Maintain and use digitized maps. Day to day management of the floodplain. Maintenance of elevation reference marks.	Floodplain Managers/ Information Technology/ Stormwater and Engineering	440
Stormwater management, soil and erosion control, and water quality. Review building elevation to meet floodplain regulations.	Stormwater and Engineering/ Building Division/Planning/ Floodplain Managers	450
Maintain repetitive loss records. Provide yearly notice of property protection.	Floodplain Managers	502
Implement and update Floodplain Management Plan.	Flagler County/ Planning/ Capital Improvements/ Floodplain Managers	510

Activity	Departments	CRS Activity #
Drainage system maintenance. Enforce and publicize stream dumping regulations.	Floodplain Managers/ Stormwater and Engineering	540
Emergency response program.	Stormwater and Engineering/ Fire Department /Flagler County EMS	610

These activities are now reviewed through a new centralized collection process for annual recertification purposes for all CRS communities. The City of Palm Coast completed the Community Assistance Visit (CAV) and the 2025 recertification. The City maintained its Class 4 designation and received a 100% on the review of elevation certificates.

Being a Class 4 designation, the City of Palm Coast must participate in this comprehensive review of all activities conducted through the community’s floodplain management program; the process ensures that activities remain consistent with the CRS standard of a Class 4. Currently, there are only 23 other communities with a Class 3 designation or better across the United States which results in discounts for customers holding flood insurance policies. Within the State of Florida, Pinellas County, Class 2, Town of Cutler Bay, Miami-Dade County, Monroe County, and the City of Ocala, Class 3 are the only communities that rank higher than the City of Palm Coast. See Attachment C for participating communities in Florida and FEMA Fact Sheet (Attachment D).

Certified Floodplain Manager Program

The Association of State Floodplain Managers (ASFPM) has established a national program for professional certification of floodplain managers. The program recognizes continuing education and professional development that enhances the knowledge and performance of local, state, federal, and private-sector floodplain managers. As referenced, one staff member in the City’s Building Division, one in the City Manager’s Office, and four in the Stormwater & Engineering Department have achieved the status of Certified Floodplain Manager (CFM). These certifications reflect the City’s commitment to professional development in implementing the City’s Floodplain Management Plan. All CFM certified staff are in good standings with the required continuing education requirements.

Training

The City CFM staff have participated in many virtual training sessions to maintain the required Continuing Education Units (CEU) and beyond. Numerous other training activities were conducted amongst the remaining Certified Floodplain Managers to maintain their certifications.

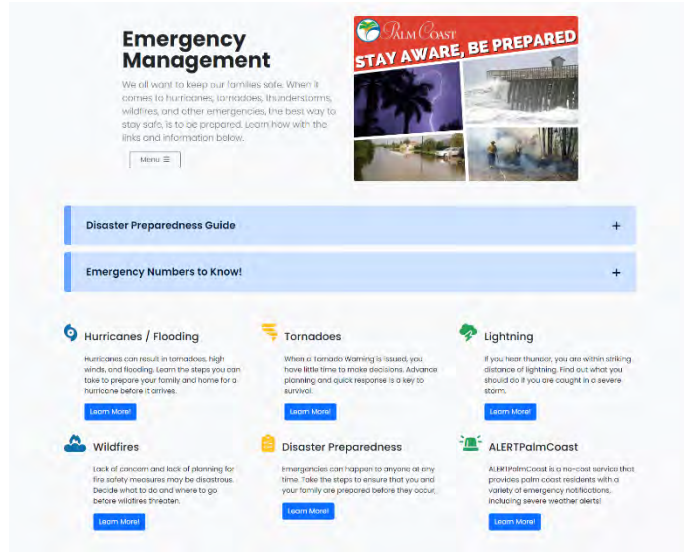
Outreach

City staff targets opportunities to initiate and partner with external agencies to educate the public regarding floodplain management and associated effects on insurance policies and safety matters. Each Spring, an informational brochure is released to the public via a utility bill insert. In addition, staff participates in various events to promote flood awareness, and the [City’s website](#) serves as a resource for tips and other helpful information.

- Annual Utility Bill Insert (April 2025)
- Annual Mailing to Insurance and Real Estate Brokers for flood insurance awareness (May 2025)
- Annual Mailing to owners of new single-family homes constructed in a Special Flood Hazard Area (May 2025)
- Flagler County Home Show (March 2025)

Flood Insurance Rate Maps and Flood Insurance Study

On June 6, 2018, the updated Flood Insurance Rate Maps and Study took effect. As the new maps were adopted 7 years ago, the amount of determination requests has decreased significantly. During this reporting cycle, CFMs responded to 20 routine requests for a flood zone determination and 6 determinations during the Home Show.



Summary

The Flagler County Local Mitigation Strategy (LMS), which serves as the City’s Floodplain Management Plan under the Community Rating System (CRS) of the National Flood Insurance Program (NFIP), was formally adopted by the City of Palm Coast City Council on February 3, 2026. As part of the LMS, the City accounts for Mitigation Initiative Projects and associated status. A strong element to these efforts is the maintenance and improvement of the overall performance of the master stormwater system. Many other improvements are being planned and under design for construction in future years as part of the Stormwater Master Plan. Lastly, the City has been very successful in securing grants to offset the cost of mitigating risk while ensuring continuum of services of water and wastewater utilities City-wide.

As part of the CRS requirements, the City of Palm Coast participates in annual recertification and a comprehensive assessment every three years called a Community Assistance Visit (CAV) conducted by Insurance Services Office (ISO). Activities are undertaken by various City departments on an ongoing basis to retain the CRS certification, which results in substantial discounts to flood insurance premiums in the City of Palm Coast. The City of Palm Coast completed the Community Assistance Visit (CAV) and the 2025 recertification. The City maintained its Class 4 designation and received a 100% on the review of elevation certificates

For insurance holders located within a special flood hazard area (A and AE zones), a 30% reduction is applied at renewal. For properties outside the Special Flood Hazard Area, 10% discount remains the same.

City staff have steadily improved educational outreach activities. City staff recognizes that these activities are critical to expand awareness regarding the importance of infrastructure maintenance, flood insurance, emergency preparedness and City services. The [City website content](#), publications, utility bill inserts, and annual mailing elements have been enhanced to include information on the Flood Insurance Rate Map changes that took effect on June 6, 2018 and the City’s Enhanced Stormwater Management Program.



City of Palm Coast
Capital Improvement Plan

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
Starting Fund Balance	9,830,688	9,830,688	25,262,841	7,515,829	8,793,639	9,401,485	6,087,137
Revenues:							
Stormwater Fees:	21,736,563	21,736,563	23,977,931	25,488,380	26,071,356	26,905,639	27,766,620
Ad Valorem Taxes:	529,222	529,222	530,721	532,220	533,718	545,994	558,551
Grants:	1,796,350	1,250,000	-	-	-	-	-
SJRWMD Grant - London Waterway	271,350	-	-	-	-	-	-
Legislative Priority (P-1)	1,250,000	1,250,000	-	-	-	-	-
Real Time Flood Forecasting	275,000	-	-	-	-	-	-
Transfer - American Rescue Plan - London Waterway Expansion	-	-	-	-	-	-	-
Debt Proceeds:	18,329,530	18,392,000	-	6,395,000	-	-	-
New Debt 2 - Series 2025 (10yrs)	1,329,530	1,325,207	-	-	-	-	-
New Debt 2 - Series 2025 (20yrs)	17,000,000	17,000,000	-	-	-	-	-
New Debt 2 - Series 2025 - Loan Fees	-	66,793	-	-	-	-	-
New Debt 3 - Series 2027 (20yrs)	-	-	-	6,200,000	-	-	-
New Debt 3 - Series 2027 - Loan Fees	-	-	-	195,000	-	-	-
Misc Revenues:	450,000	750,000	346,080	350,000	350,000	350,000	350,000
Interest on Investments:	250,000	900,000	150,000	63,200	64,200	65,000	66,000
Total Revenues	43,091,665	43,557,785	25,004,732	32,828,800	27,019,274	27,866,633	28,741,171
Total Available Funds	52,922,353	53,388,473	50,267,573	40,344,629	35,812,913	37,268,118	34,828,308

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
Expenses							
Operating Expenditures:	13,800,221	13,007,971	13,328,678	13,791,364	14,356,122	14,948,878	15,571,722
Stormwater Engineering - 54205509:	787,093	1,167,472	1,620,989	1,702,000	1,787,000	1,876,000	1,970,000
Stormwater Maintenance - 54205511:	5,960,619	6,038,907	7,575,001	8,320,000	8,834,000	9,276,000	9,740,000
- New Staff - Concrete & Asphalt Crew (1 Frmn, 3 EO, 1 Temp)	-	-	-	-	-	-	-
- New Staff - Concrete & Asphalt Crew (Foreman)	-	Reclass	-	-	-	-	-
- New Staff - Concrete & Asphalt Crew (EOII)	-	Reclass	-	-	-	-	-
- New Staff - Concrete & Asphalt Crew (EOIII)	-	-	84,945	-	-	-	-
- New Staff - Concrete & Asphalt Crew (EOII)	-	-	68,471	-	-	-	-
- New Staff - Concrete & Asphalt Crew (Temp)	-	-	58,858	-	-	-	-
- New Staff - EO III (Pontoon) (PG11)	-	-	-	93,058	-	-	-
- New Staff - Swale/Ditch Crew (Foreman)	58,338	58,338	-	-	-	-	-
- New Staff - Swale/Ditch Crew (EOIII)	69,150	69,150	-	-	-	-	-
- New Staff - Swale/Ditch Crew (EOII)	63,942	63,942	-	-	-	-	-
- New Staff - Swale/Ditch Crew (EOII)	49,945	63,942	-	-	-	-	-
- New Staff - Swale/Ditch Crew (Temp)	43,154	43,154	-	-	-	-	-
- New Staff- Swale Specialist (PG12)	72,141	72,141	-	-	-	-	-
- New Staff - Culvert Crew #3 (EOIII)	53,806	53,806	-	-	-	-	-
- New Staff - Culvert Crew #3 (EOII)	49,945	49,945	-	-	-	-	-
- New Staff - Swale/Ditch Crew (EO II)	-	-	68,471	-	-	-	-
- New Staff - Swale/Ditch Crew (EO II)	-	-	68,471	-	-	-	-
Stormwater Operations:	1,964,143	1,299,753	-	-	-	-	-
- New Staff - Finance Technician I (PGxx)	71,668	71,668	-	-	-	-	-
- New Staff - Engineering Tech. (PG14)	81,458	81,458	-	-	-	-	-
Non-Departmental:	1,742,905	1,218,352	1,120,292	1,176,307	1,235,122	1,296,878	1,361,722
- Transfer for Maintenance Operations Center	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
- In Lieu of Tax Transfer:	156,914	155,943	163,180	-	-	-	-
- Land Acquisition	75,000	-	-	-	-	-	-

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
Debt Service:	2,915,203	2,896,396	2,896,197	3,206,593	3,202,356	3,201,482	3,144,610
Principal							
- SRF - Stormwater 903040 (To FY26)	290,104	290,104	297,503	-	-	-	-
- SRF - Stormwater 903070 (To FY30)	159,986	155,079	159,986	175,000	175,240	175,240	260,838
- SRF - Stormwater 180400 (To FY42)	82,714	64,467	64,467	82,714	82,714	82,714	82,714
- Series 2019A (To FY29)	126,000	126,000	128,000	130,000	131,000	131,000	-
- Series 2019B (To FY39)	183,000	183,000	187,000	191,000	191,000	191,000	191,000
- Series 2022 (To FY41)	350,000	350,000	360,000	370,000	370,000	370,000	370,000
- New Debt 2 - Series 2025 (To FY45)	664,000	664,000	722,000	751,000	780,000	809,000	809,000
- New Debt 3 - Series 2027 (To FY47)	-	-	-	160,302	171,122	171,122	171,122
Interest							
- SRF - Stormwater 903040 (To FY26)	13,066	13,066	5,667	-	-	-	-
- SRF - Stormwater 903070 (To FY30)	22,646	27,553	22,645	7,632	7,632	7,632	7,632
- Series 2019A (To FY29)	15,618	15,618	12,632	11,599	11,470	11,470	-
- Series 2019B (To FY39)	81,071	81,071	76,533	72,895	71,895	71,895	71,895
- Series 2022 (To FY41)	189,848	189,848	180,782	171,458	166,874	166,874	166,874
- New Debt 2 - Series 2025 (To FY45)	671,150	671,150	678,982	651,330	622,567	592,693	592,693
- New Debt 3 - Series 2027 (To FY47)	-	-	-	431,663	420,842	420,842	420,842
Other Debt Service Costs	66,000	65,440	-	-	-	-	-
Professional Services:	470,000	100,000	430,000	442,827	255,796	261,548	261,548
- LIDAR (cost share)	-	-	-	115,000	-	-	-
- Stormwater Rate Study (Consultant)	-	-	-	55,565	-	-	-
- City-Wide Infrastructure Stormwater Master Plan	-	-	-	50,000	28,422	29,061	29,061
- MS4 Permitting Program	145,000	50,000	50,000	194,479	198,952	203,426	203,426
- City-Wide Real Time Flood Forecasting	275,000	-	300,000	-	-	-	-
- Miscellaneous Services	50,000	50,000	80,000	27,783	28,422	29,061	29,061
Contractual Services:	347,000	314,333	293,000	193,367	197,815	202,236	202,236
- Miscellaneous Services	20,000	20,000	20,000	11,113	11,369	11,624	11,624
- Annual Telemetry Subscription - SCADA	14,000	14,000	18,000	17,781	18,190	18,599	18,599
- Pump Station Maintenance & Repair	50,000	50,000	50,000	44,452	45,475	46,497	46,497
- Water Quality Monitoring Repair	5,000	5,000	5,000	-	-	-	-
- Water Control SCADA Support & Service	15,000	15,000	15,000	16,670	17,053	17,436	17,436
- Water Control Equipment Replacement & Spare Parts	45,000	45,000	45,000	33,339	34,106	34,873	34,873
- Weir Cameras	40,000	40,000	25,000	-	-	-	-
- Building Maintenance & Repair	30,000	30,000	15,000	2,223	2,274	2,325	2,325
- Landscaping & Irrigation Maintenance & Repairs	15,000	3,000	10,000	5,557	5,684	5,812	5,812
- Plumbing Repairs	1,000	-	1,000	1,111	1,137	1,162	1,162
- Mechanical Repairs	5,000	1,000	5,000	1,111	1,137	1,162	1,162
- Electrical Repairs	10,000	4,403	7,000	1,111	1,137	1,162	1,162
- Facility Expansion	35,000	39,930	25,000	-	-	-	-
- Waste Hauling	2,000	2,000	2,000	3,334	3,411	3,487	3,487
- Swale Dirt (Auction)	5,000	-	-	5,557	5,684	5,812	5,812
- Freshwater Alternative Treatments	30,000	30,000	30,000	22,226	22,737	23,249	23,249
- Canal Clearing (Removal of Trees & Underbrush)	5,000	-	-	5,557	5,684	5,812	5,812
- Sediment Removal	5,000	-	-	5,557	5,684	5,784	5,784

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
- <i>Tree Removal</i>	15,000	15,000	20,000	16,670	17,053	17,436	17,436
- <i>Stormwater Utility Site Maintenance</i>	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Land:	-	75,000	75,000	75,000	75,000	75,000	75,000

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
Saltwater Canal System:	110,000	51,000	115,000	120,000	125,000	130,000	130,000
Saltwater Canal System	110,000	51,000	115,000	120,000	125,000	130,000	130,000
- Pipes Thru Seawalls	10,000	-	10,000	10,000	10,000	10,000	10,000
- Canal End Seawalls	100,000	51,000	105,000	110,000	115,000	120,000	120,000
Stormwater Storage/Detention Expansion:	3,071,442	1,783,821	3,482,496	1,000,000	1,525,000	5,000,000	5,000,000
London Waterway Expansion: Phase 2	-	-	-	-	1,375,000	-	-
- Design	-	-	-	-	1,375,000	-	-
- Construction	-	-	-	-	-	-	-
London Waterway Expansion: Phase 1	2,771,442	1,183,821	-	-	-	-	-
- Design & Construction Administration	75,000	75,000	-	-	-	-	-
- Construction & Contingency	586,550	1,108,821	-	-	-	-	-
- Construction (Grant - SJRWMD)	271,350	-	-	-	-	-	-
- Construction (ARPA)	1,838,541	-	-	-	-	-	-
Ditch 10 / Graham Swamp Waterway Expansion	-	200,000	400,000	-	-	-	-
- Design	-	200,000	400,000	-	-	-	-
- Construction	-	-	-	-	-	-	-
FS23 / Burroughs Dr. Stormwater Park	-	200,000	300,000	-	-	-	-
- Design	-	200,000	300,000	-	-	-	-
- Construction	-	-	-	-	-	-	-
Dry Lake Improvements	-	200,000	300,000	-	-	-	-
- Design	-	200,000	300,000	-	-	-	-
- Construction	-	-	-	-	-	-	-
Project(s) to be Determined	300,000	-	2,482,496	1,000,000	150,000	5,000,000	5,000,000
- Design	300,000	-	-	-	150,000	-	-
- Construction	-	-	2,482,496	1,000,000	-	5,000,000	5,000,000
Control Structure Rehab. & Replacement:	1,760,000	940,407	1,751,000	3,430,000	150,000	150,000	150,000
Control Structures	150,000	150,000	530,000	230,000	150,000	150,000	150,000
- Design	50,000	50,000	5,000	5,000	50,000	50,000	50,000
- Construction	75,000	75,000	75,000	75,000	75,000	75,000	75,000
- Structure Repairs	25,000	25,000	450,000	150,000	25,000	25,000	25,000
L-4 Weir Replacement (Royal Palm Parkway)	-	-	-	-	-	-	-
- Construction	-	-	-	-	-	-	-
P-1 Weir Replacement (West BT south of Pine Grove)	1,460,000	721,116	685,000	-	-	-	-
- Design	60,000	6,116	-	-	-	-	-
- Construction	150,000	100,000	50,000	-	-	-	-
- Construction (Grant)	1,250,000	615,000	635,000	-	-	-	-
B-1, B-2, & B-3 (Pop offs for Bellaire Waterway)	-	69,291	286,000	1,200,000	-	-	-
- Design	-	69,291	286,000	-	-	-	-
- Construction	-	-	-	1,200,000	-	-	-
W-1 Weir Replacement & Upgrade	150,000	-	250,000	2,000,000	-	-	-
- Design	150,000	-	250,000	-	-	-	-
- Construction	-	-	-	2,000,000	-	-	-

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
Major Pipe & Canal Crossings (R&R):	5,325,000	1,677,336	5,409,177	2,525,000	525,000	525,000	525,000
W-1 (Belle Terre @ BTMS)	-	176,044	-	-	-	-	-
- Construction	-	176,044	-	-	-	-	-
M-2 (OKR @ Big Mulberry Creek)	1,000,000	-	1,000,000	-	-	-	-
- Design	-	-	-	-	-	-	-
- Construction	1,000,000	-	1,000,000	-	-	-	-
Pipe Inspections & Lining	4,325,000	1,501,292	4,409,177	2,525,000	525,000	525,000	525,000
- Pipe Inspections	50,000	5,900	90,000	-	-	-	-
- Pipe Replacements / Lining	-	264,569	1,275,000	250,000	250,000	250,000	250,000
- Pipe Lining	4,000,000	1,230,823	2,769,177	2,000,000	-	-	-
- Contingency (Emergency Linings)	275,000	-	275,000	275,000	275,000	275,000	275,000
Capacity Improvements:	12,450,000	633,263	8,270,150	850,000	750,000	1,200,000	1,200,000
Drainage Improvement Projects	50,000	6,455	300,000	300,000	550,000	550,000	550,000
- Design	50,000	6,455	50,000	50,000	50,000	50,000	50,000
- Construction	-	-	250,000	250,000	500,000	500,000	500,000
Ditch & Pipe Rehab & Renewal	50,000	69,188	100,000	550,000	200,000	650,000	650,000
- Design	50,000	-	100,000	50,000	50,000	50,000	50,000
- Construction	-	69,188	-	500,000	150,000	600,000	600,000
Blare & Colbert	5,000,000	186,213	4,025,000	-	-	-	-
- Design	800,000	11,213	-	-	-	-	-
- Construction, CEI, & Wetland Credits (Loan)	3,150,000	175,000	2,975,000	-	-	-	-
- Contingency (Loan)	1,050,000	-	1,050,000	-	-	-	-
Drainage Improvement - K Section	6,500,000	18,500	2,772,371	-	-	-	-
- Design	750,000	18,500	-	-	-	-	-
- Construction & CEI (Loan)	4,312,500	-	2,531,475	-	-	-	-
- Contingency (Loan)	1,437,500	-	240,896	-	-	-	-
Lehigh Canal Capacity Improvement (ROAD)	850,000	222,061	611,779	-	-	-	-
- Design	850,000	222,061	611,779	-	-	-	-
- Construction	-	-	-	-	-	-	-
Lehigh Canal Extension	-	-	125,000	-	-	-	-
- Design	-	-	125,000	-	-	-	-
- Construction	-	-	-	-	-	-	-
Bellaire Water Capacity Expansion (FS23)	-	-	250,000	-	-	-	-
- Design	-	-	250,000	-	-	-	-
- Construction	-	-	-	-	-	-	-
Citation Boulevard Drainage Improvements	-	130,846	86,000	-	-	-	-
- Design	-	130,846	36,000	-	-	-	-
- Construction	-	-	50,000	-	-	-	-

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
Freshwater Canal Dredging:	1,200,000	592,631	1,126,293	-	-	-	-
Pine Grove Waterway West	1,200,000	592,631	1,126,293	-	-	-	-
- Design	-	7,631	-	-	-	-	-
- Construction &CEI (Loan)	-	585,000	980,656	-	-	-	-
- Contingency (Loan)	1,200,000	-	145,637	-	-	-	-
Pipe Replacements:	995,000	995,000	785,000	840,000	895,000	950,000	950,000
Pipe Replacements:	995,000	995,000	785,000	840,000	895,000	950,000	950,000
- Pipe & Miscellaneous Materials	250,000	250,000	250,000	265,000	275,000	285,000	285,000
- Emergency Pipe Replacements	90,000	90,000	90,000	100,000	105,000	110,000	110,000
- Road Base & Aggregates	100,000	100,000	100,000	110,000	115,000	120,000	120,000
- Concrete for Spillways	75,000	75,000	100,000	80,000	85,000	90,000	90,000
- Asphalt	-	-	50,000	70,000	75,000	80,000	80,000
- Catch Basins	15,000	15,000	20,000	30,000	35,000	40,000	40,000
- Sod	55,000	55,000	55,000	65,000	70,000	75,000	75,000
- Debris Removal	45,000	45,000	45,000	60,000	65,000	70,000	70,000
- Equipment Rental	15,000	15,000	15,000	25,000	30,000	35,000	35,000
- Contract Work	350,000	350,000	60,000	35,000	40,000	45,000	45,000
System Maintenance Rehab & Renewal:	3,185,846	1,853,846	3,177,838	2,219,838	2,303,338	2,396,838	2,504,338
Swale Maintenance Rehab & Renewal	2,020,000	688,000	1,920,000	885,000	935,000	990,000	1,060,000
- Driveway Replacements	30,000	25,000	80,000	85,000	90,000	95,000	100,000
- Sod	650,000	575,000	900,000	720,000	755,000	795,000	850,000
- Debris Removal	20,000	20,000	20,000	30,000	35,000	40,000	45,000
- Pipe	10,000	8,000	10,000	20,000	25,000	30,000	35,000
- Contract Work	1,300,000	50,000	900,000	10,000	10,000	10,000	10,000
- Equipment Rental	10,000	10,000	10,000	20,000	20,000	20,000	20,000
Freshwater Canal Maintenance	140,000	140,000	185,000	192,000	215,500	239,000	261,500
- Aggregates & Erosion Control	40,000	40,000	40,000	55,000	60,000	65,000	70,000
- Sod	15,000	15,000	15,000	20,000	22,500	25,000	27,500
- Boat Ramp and Headwall Repair	50,000	50,000	50,000	55,000	60,000	65,000	70,000
- Debris Removal	10,000	10,000	10,000	12,000	13,000	14,000	14,000
- Equipment Rental	10,000	10,000	10,000	25,000	30,000	35,000	40,000
- Contract Work	15,000	15,000	60,000	25,000	30,000	35,000	40,000
Ditch Maintenance and Rehab.	160,000	160,000	170,000	210,000	220,000	235,000	250,000
- Sod	50,000	50,000	40,000	60,000	65,000	70,000	75,000
- Debris Removal	30,000	30,000	20,000	50,000	50,000	50,000	50,000
- Contract Work	40,000	40,000	80,000	40,000	40,000	45,000	50,000
- Equipment Rental	10,000	10,000	10,000	20,000	20,000	20,000	20,000
- Aggregates & Erosion Control	30,000	30,000	20,000	40,000	45,000	50,000	55,000
Weed Control	865,846	865,846	902,838	932,838	932,838	932,838	932,838
- Weed Control on Freshwater Canals & Ditches	839,846	839,846	881,838	881,838	881,838	881,838	881,838
- Weed Control Contingency	25,000	25,000	20,000	50,000	50,000	50,000	50,000
- Weed Control Cost Share Ribbon Lake	1,000	1,000	1,000	1,000	1,000	1,000	1,000

STORMWATER MANAGEMENT FUND	FY 25 Budget	FY 25 Projection	FY 26	FY 27	FY 28	FY 29	FY 30
New Equipment & Replacement:	1,653,086	3,204,628	1,611,916	2,932,000	2,126,000	2,215,000	2,308,000
- Stormwater Engineering Fleet Replacement Allocation (Base Amour	24,557	24,557	41,309	43,000	45,000	47,000	49,000
- Stormwater Maintenance Fleet Replacement Allocation (Base Amou	1,413,249	1,413,249	1,570,607	1,649,000	1,731,000	1,818,000	1,909,000
- Stormwater Operations Fleet Replacement Allocation (Base Amouni	54,292	54,292	-	-	-	-	-
- FY25 - N4 - FORD F150	62,619	49,371	-	-	-	-	-
- FY24 - N2 - Chevy 2500 Service (Rate Study)	-	-	-	100,000	-	-	-
- FY28 - N3 - Pontoon Excavator (New Equipment) exchange for Vac C	-	-	-	790,000	-	-	-
- FY24 - N6 - F150 (Rate Study)	-	51,239	-	-	-	-	-
- FY24 - N21 - Western Star Dump (Rate Study - Loan)	-	198,738	-	-	-	-	-
- FY24 - N23 - CAT Excavator (Rate Study - Loan)	-	95,788	-	-	-	-	-
- FY24 - N24 - Asphalt Roller (Rate Study - Loan)	-	63,983	-	-	-	-	-
- FY24 - N25 - F250 Service Body (Rate Study)	-	74,324	-	-	-	-	-
- FY24 - N26 - F350 Dump (Rate Study - Loan)	-	94,024	-	-	-	-	-
- FY24 - N31 - CAT Excavator (Rate Study-Loan)	-	95,788	-	-	-	-	-
- FY24 - N32 - F250 Service Body (Rate Study)	-	75,904	-	-	-	-	-
- FY24 - N33 - F350 Dump (Rate Study - Loan)	-	94,024	-	-	-	-	-
- FY24 - N34 - F250 Service (Rate Study)	-	77,402	-	-	-	-	-
- FY24 - N12 - Vac-Con (New Equipment - Loan) instead of FY24-N3	-	647,338	-	-	-	-	-
- FY25 - N3 - Emergency Dewatering Pump-Weirs/PS (New Equipmen	65,159	62,056	-	-	-	-	-
- FY25 - N6 - Sure-Trac Dump Trailer-Spot Regrade (New Equipment)	13,680	13,029	-	-	-	-	-
- FY25 - N5 - Plate Compactor (Replacement/Upgrade - no asset#)	19,530	19,522	-	-	-	-	-
- ADDITIONAL ALLOCATION & CONTINGENCY	-	-	-	350,000	350,000	350,000	350,000
-	-	-	-	-	-	-	-
Total Expenditures	47,439,712	28,125,632	42,751,745	31,550,990	26,411,427	31,180,982	31,947,453
Available Funds End of Year	5,482,641	25,262,841	7,515,829	8,793,639	9,401,485	6,087,137	2,880,854

The CRS in Florida

October 2025

Insurance information pulled from FEMA's Community Information System

CRS Communities

244

Premiums

\$796,988,292

Policies In Force

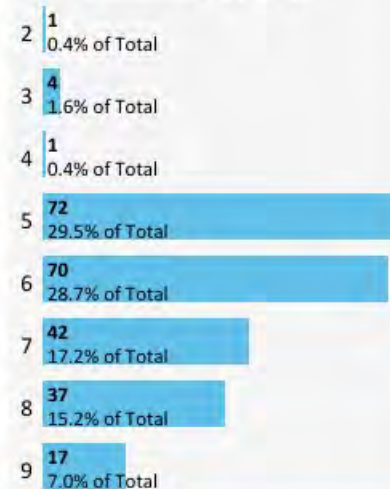
1,022,326

Class

- 1 ★
- 2 ★
- 3 ★
- 4 ★
- 5 ●
- 6 ●
- 7 ●
- 8 +
- 9 +



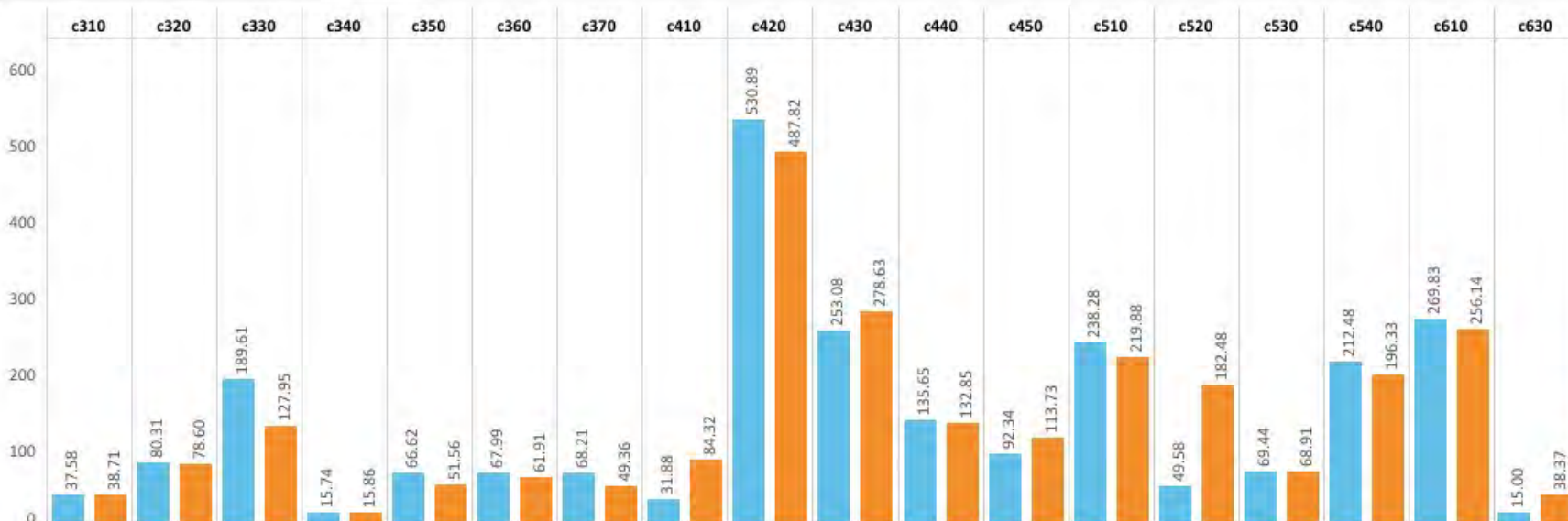
CRS Communities by Class



Florida vs. National

Average Credit

i Hover for CRS Activity Glossary



Community Rating System Discount

FEMA and its National Flood Insurance Program (NFIP) offer the Community Rating System (CRS) program to further protect NFIP communities against flood damage and provide NFIP premium discounts to communities that choose to participate. Use this FAQ to find answers to common questions about the CRS program for policyholders.

CRS & Community Participation Overview

1. What is the CRS and why does it provide a discount?

The CRS is a voluntary incentive program for communities that participate in the NFIP. While all NFIP communities must enact minimum floodplain management requirements, the CRS recognizes communities whose floodplain management standards exceed NFIP minimums. By incentivizing proactive measures communities can enforce to mitigate flood damage with premium discounts for policyholders, the CRS helps the NFIP build a flood-resilient nation and lessens the personal and financial devastation flooding can bring.

2. What communities participate in the CRS?

All communities across the U.S. that participate in the NFIP are eligible to participate in the CRS. As of April 2024, there are more than 1,700 CRS participating communities, providing discounts to more than 3.3 million policyholders.

For a list of CRS participating communities, visit the [NFIP Community Status Book](#).

3. Where might the CRS discount not apply?

Usually, the CRS discount applies to all NFIP policies throughout a CRS community. However, some exceptions exist. The CRS discount is not applied when:

- The policy would exceed the maximum rate cap discount with the full CRS discount. Maximum premium rate caps are a policyholder benefit that establish a limit for your annual premium cost. Policies already discounted due to rate caps or other applicable discounts may receive a portion of a CRS discount, or none at all.
- The insured building is not in compliance with community floodplain management regulations or has known floodplain management violations. Violations disqualify a property from receiving discounts because they undermine the CRS' objective to reward risk reduction practices. Skip to question 10 for information about updating your policy once any violations are corrected.
- The policy is a Group Flood Insurance Policy (GFIP) or is a provisionally rated policy. These types of policies have specific rating structures and eligibility criteria that may not align with standard discount programs.
- The community is in the initial stages of joining the NFIP and listed as an NFIP Emergency Program community. Communities in this phase have limited access to certain benefits and discounts until they fully participate in the NFIP.



4. How is a CRS class determined?

FEMA reviews each community's efforts to implement enhanced floodplain management regulations and assigns each a credit point value in accordance with guidance from the [Coordinator's Manual](#). The CRS credit points that the community earns are then used to establish the CRS class.

CRS classes range from 1 to 10. The premium discounts for eligible policies within each CRS class are listed in the following table. To learn more about what the CRS credits, review the FEMA CRS [Local Official's Guide](#).

Community Rating System Classes and Discount Table										
CRS Class	10	9	8	7	6	5	4	3	2	1
CRS Discount (Up to Premium Reduction)	0%	5%	10%	15%	20%	25%	30%	35%	40%	45%

Understanding Discounts & Premiums**5. How is the CRS discount calculated?**

A property's CRS discount is calculated by FEMA's rating engine based the community's CRS class.

6. Can I receive multiple discounts on my premium?

Yes. NFIP policies may be eligible for other discounts, such as those for mitigation efforts. For both the CRS and other discounts, FEMA will apply the best discount available to your premium.

However, some discounts can't be combined in full as discussed in question 3. For example, if the statutory annual increase cap provides a greater discount to your premium than the CRS discount, the annual increase cap will be applied instead.

Speak to your flood insurance agent for questions specific to your policy.

7. Who receives the CRS discount in CRS communities?

The CRS discount is available to all NFIP policyholders in CRS communities—if none of the exceptions in question 3 apply.

Information for Policyholders**8. How do I receive a CRS discount?**

FEMA's rating engine automatically applies the discount to premiums using the community's Community Identification Number (CID). NFIP policies at their full risk premium will receive the CRS discount immediately. No additional action is required on your part unless you feel something is incorrect.

The [CRS Discount Guide](#) helps explain how the CRS discount is reflected in annual premiums.

9. If my community is a CRS community, what can I do if my policy is not receiving the CRS discount?

Contact your insurance agent or insurer to find out why you might be ineligible. Review the answers to question 3 for possible reasons or explore pages 3.7 and 3.8 of the [NFIP Flood Insurance Manual](#).

10. My property is listed as being in violation of floodplain management standards. What should I do?

The only way to have your property removed from FEMA’s floodplain management violation list is to speak with your community officials or community floodplain administrator. They can work with your community or state to confirm the status and provide the information you need to show compliance.

Upon review of the documentation and a determination that your structure is compliant with the floodplain management standards, your community floodplain administrator may contact the State NFIP Coordinator or FEMA regional office to remove your property.

Work with your flood insurance agent or provider for how and when updates to your property’s CRS discount will take effect.

11. Why did my CRS discount change upon my policy’s renewal?

Updates to your community’s CRS class may affect your CRS discount at the time of your policy’s writing or renewal. CRS classification updates occur in April and October of each year. If your CRS discount changes, compare your policy’s effective date to your community’s CRS effective date.

Refer to question 14 to find your community’s CRS status.

12. How can I update or review my property’s CRS designation and/or other discounts?

Contact your flood insurance agent or company for updates to your property’s CRS discount and premium. They can determine if the correct CID and CRS class were applied and make any corrections.

13. How can my community request to participate in the CRS?

The decision to join the CRS is up to a community’s elected officials. Contact your local elected officials and encourage them to consider joining.

A community can request to participate in the CRS at any time. To participate, your community will need to meet eligibility criteria and apply to FEMA. The application requires details about your community’s floodplain management practices and flood mitigation activities. Once an eligibility determination is made, your community will work with the FEMA regional office contractor.

Revisit question 4 to understand how your community’s efforts affect its CRS Class determination and policyholders’ premiums.

14. How do I check the status of my community’s CRS class?

A list of all current CRS communities and their CRS class can be found in the [NFIP Community Status Book](#). You may also contact your floodplain administrator or flood insurance agent/provider to confirm your community’s status and ask about updates to your community’s CRS class.

15. Can my community’s CRS status change?

Yes, your community’s classification may change depending on the level of continued floodplain management efforts. For example, your community can improve its CRS class by implementing more CRS-approved flood damage reduction activities. For more information, contact your floodplain administrator.

For more information on the CRS, visit [FEMA’s Community Rating System webpage](#). For details on the NFIP premium rating methodology and the CRS discount for NFIP policyholders, visit [floodsmart.gov](#). You may also contact your insurance agent or the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center—chat live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday, email FEMA-FMIX@fema.dhs.gov or call (877) 336-2627.