

Step by Step*

A Primer for Getting Started in the CRS
Community Rating System Program

12/31/2010

Developed and prepared by Southern Mississippi
Planning and Development District,
Gulfport, Mississippi

*This Step by Step primer was developed for Mississippi communities, but is designed to be easily adaptable to other states. Each state may have its own method of implementing the basic CRS guidance provided by FEMA, as is the case in Mississippi. See special section on page 9 about how Mississippi is currently implementing the CRS application process.

This work is a result of research sponsored in part by the National Oceanic and Atmospheric Administration, Department of Commerce under Grant #GR03091-R/MG/CSP-09, the Mississippi-Alabama Sea Grant Consortium, Coastal Storms Program. Additional support was provided in part by the National Oceanic and Atmospheric Administration, Department of Commerce, Office of Ocean & Coastal Resource Management, the Mississippi Department of Marine Resources, Coastal Zone Management Program. The views expressed herein do not necessarily reflect the views of any of those organizations.

Step by Step, A Community Rating System Primer

OVERVIEW:

Navigating the application process for the Community Rating System can be somewhat daunting for communities, even though the benefits of participation can provide excellent incentives. This “Step by Step” primer offers some guidance that communities can use to perform a self-evaluation before beginning the formal application process.

STEP 1: PARTICIPATE IN THE NATIONAL FLOOD INSURANCE PROGRAM

A community that regulates new development in floodplains can join the National Flood Insurance Program (NFIP), which offers the benefits of flood insurance backed by FEMA (Federal Emergency Management Agency) to cover public and private properties. Table 4 is a list of Mississippi communities that participate in the National Flood Insurance Program. Table 5 is a list of Mississippi communities that do not currently participate in the National Flood Insurance Program.

STEP 2: REVIEW THE BENEFITS OF CRS CLASSIFICATION

The Community Rating System (CRS) is a special program of the NFIP (National Flood Insurance Program) that provides additional benefits of reduced flood insurance premiums for floodplain management activities that exceed the NFIP’s minimum standards for floodplain regulation. Premium discounts for flood insurance policyholders in a CRS-rated community can be as much as 45%, as shown in Table 1.

Table 1: CRS Classifications & Discounts

This chart shows how much a premium is discounted for each CRS classification.

The amount of discount depends on what activities a community does.

Most Mississippi CRS communities have classifications ranging from 10 to 5.

Credit Points	CRS Class	Premium Discount
4,500+	1	45%
4,000–4,499	2	40%
3,500–3,999	3	35%
3,000–3,499	4	30%
2,500–2,999	5	25%
2,000–2,499	6	20%
1,500–1,999	7	15%
1,000–1,499	8	10%
500–999	9	5%
0–499	10	0

SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, & AH): Discount varies depending on class.

SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, & AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.

Step by Step, A Community Rating System Primer

STEP 3: REVIEW THE PREREQUISITES AND MINIMUM REQUIREMENTS FOR CRS

PREREQUISITES & MINIMUM REQUIREMENTS FOR CRS CLASSIFICATION

These Prerequisites may be evaluated through the CAV Community Assistance Visit, explained in #2.

1. Active participation in the National Flood Insurance Program (Regular Phase) for at least one year (the “Regular Phase” means that a Flood Insurance Rate Map FIRM is in effect and full limits of coverage are available).

Per FEMA’s Minimum Requirements:

CRS Section 211 (Prerequisites) - The community must be in the Regular Phase of the NFIP and must be in full compliance with the minimum requirements of the NFIP.

An application to CRS must include a letter from the FEMA Regional Office confirming that the community is meeting all of the latest NFIP requirements and is in full compliance with the NFIP; the CRS application must be submitted no later than six months from the date of the acknowledgement letter from FEMA. The FEMA Regional Office for Mississippi is listed on page 6 in the Contact Information section.

2. Successful completion of a Community Assistance Visit (CAV) within the past twelve months. The CAV is performed by the FEMA Regional Office or the State NFIP Coordinator (MEMA) to determine the community’s full compliance with the minimum requirements of the NFIP (see above). This CAV visit is essentially an audit of the community’s current conditions and existing policies and regulations; if deficiencies are found, the CAV may require the correction of these deficiencies and the initiation of some additional floodplain management activities. The CRS application cannot be processed until this visit has been conducted, and FEMA has confirmed the community’s full compliance.
3. Documentation of repetitive loss properties in the community, in accordance with guidance and actions specified in Series 501-503 (additional details below in FEMA’s Minimum Requirements), CRS Application, FEMA Form #81-73, available at <http://training.fema.gov/EMIWeb/CRS/>.

Per FEMA’s Minimum Requirements:

CRS Sections 501–503 (Repetitive Loss Areas) - A community with properties that have received repeated flood insurance claim payments must map the affected areas. Communities with 10 or more such properties must prepare, adopt, and implement a plan to reduce damage in repetitive loss areas. The FEMA Regional Office can tell whether this applies to any given community. Activity 510 (Floodplain Management Planning) is **required** of designated repetitive loss communities.

4. Certification of coverage for all required flood insurance policies on public properties.

OTHER MINIMUM REQUIREMENTS

CRS Activity 310 (Elevation Certificates): This activity is **required** of all CRS communities. All CRS communities must maintain FEMA’s elevation certificates for all new and substantially improved construction in the floodplain after the date of application for CRS classification.

Step by Step, A Community Rating System Primer

Table 2: CRS Activities, Maximum Points Available, Average Points Earned

ACTIVITY	MAXIMUM POSSIBLE POINTS ¹	AVERAGE POINTS EARNED ²	MAXIMUM POINTS EARNED ³	PERCENTAGE OF COMMUNITIES CREDITED ⁴
300 Public Information Activities				
310 Elevation Certificates	162	69	142	100%
320 Map Information Service	140	138	140	95%
330 Outreach Projects	380	90	290	86%
340 Hazard Disclosure	81	19	81	61%
350 Flood Protection Information	102	24	66	87%
360 Flood Protection Assistance	71	53	71	48%
400 Mapping & Regulatory Activities				
410 Additional Flood Data	1,346	86	521	29%
420 Open Space Preservation	900	191	734	83%
430 Higher Regulatory Standards	2,740	166	1,041	85%
440 Flood Data Maintenance	239	79	218	68%
450 Stormwater Management	670	98	490	74%
500 Flood Damage Reduction Activities				
510 Floodplain Management Planning	359	115	270	20%
520 Acquisition and Relocation	3,200	213	2,084	13%
530 Flood Protection	2,800	93	813	6%
540 Drainage System Maintenance	330	232	330	69%
600 Flood Preparedness Activities				
610 Flood Warning Program	255	93	200	30%
620 Levee Safety	900	198	198	1%
630 Dam Safety	175	66	87	81%

¹ The maximum possible points total is based on the 2006 **CRS Coordinator's Manual**.

² The average points earned total is based on community scores as of May 1, 2005, and does not include growth adjustments or the new credits provided in the 2006 **CRS Coordinator's Manual**.

³ The maximum points earned are the highest scores attained by a community as of May 1, 2005 and do not include growth adjustments. In some cases many communities have attained the maximum points listed.

⁴ The percentage of communities credited is as of May 1, 2005.

Step by Step, A Community Rating System Primer

STEP 4: TAKE THE QUICK CHECK SELF-TEST, A PRELIMINARY ASSESSMENT OF A COMMUNITY'S POTENTIAL CRS CREDIT POINTS

Before completing a formal application and contacting FEMA/MEMA/ISO for assistance, communities can assess their potential CRS credit through completion of the Quick Check test. This test will give local officials a rough estimate of the community's potential CRS points upon application to the CRS program. A minimum of 500 points is needed to receive a CRS Class 9 classification for a 5% reduction in premium rates. If a community does not qualify for at least 500 points, the quick check can identify new activities that can be implemented fairly quickly and inexpensively; for example, some of the public information activities (Series 300).

QUICK CHECK TEST: For each of the activities listed below that ***your community is already doing***, enter the number in parentheses (which is the average community score from Table 2) in the blank at the left of the activity. The Quick Check test uses only the activities most frequently used in CRS applications.

Public Information Activities (Series 300)

69 (69) **310 (Elevation Certificates)** Maintain FEMA elevation certificates for all new construction. Since this activity is **required for all CRS communities** following CRS application, the credit points have already been inserted for you.

(138) **320 (Map Information Service)** Respond to inquiries to identify a property's FIRM zone and publicize this service.

(90) **330 (Outreach Projects)** Send information about the flood hazard, flood insurance, and flood protection measures to flood-prone residents or all residents of the community.

(19) **340 (Hazard Disclosure)** Real estate agents advise potential purchasers of flood-prone property about the flood hazard; or regulations require a notice of the flood hazard.

(24) **350 (Flood Protection Information)** The public library and/or community's website maintains references on flood insurance and flood protection.

(53) **360 (Flood Protection Assistance)** Give inquiring property owners technical advice on protecting their buildings from flooding, and publicize this service.

SUBTOTAL: SERIES 300, PUBLIC INFORMATION ACTIVITIES

Mapping and Regulatory Activities (Series 400)

(86) **410 (Additional Flood Data)** Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data for an area that was not mapped in detail by the flood insurance study; or have the flood insurance study's hydrology or allowable floodway surcharge based on a higher state or local standard.

(191) **420 (Open Space Preservation)** Guarantee that a portion of currently vacant floodplain will be kept free from development.

(166) **430 (Higher Regulatory Standards)** Require freeboard; require soil tests or engineered foundations; require compensatory storage; zone floodplain for minimum lot sizes of 1 acre or larger; require coastal construction standards in AE zones; regulate to protect sand dunes; or have regulations tailored to protect critical facilities or areas subject to special flood hazards (e.g., alluvial fans, ice jams, subsidence, or coastal erosion).

(79) **440 (Flood Data Maintenance)** Keep flood and property data on computer records; use better base maps; or maintain elevation reference marks.

(98) **450 (Stormwater Management)** Regulate new development throughout the watershed to ensure that post-development runoff is no worse than predevelopment runoff.

SUBTOTAL: SERIES 400, MAPPING AND REGULATORY ACTIVITIES

Step by Step, A Community Rating System Primer

Flood Damage Reduction Activities (Series 500)

- _____ (115) **510 (Floodplain Management Planning):** Prepare, adopt, implement, and update a comprehensive plan using a standard planning process.
- _____ (213) **520 (Acquisition and Relocation):** Acquire and/or relocate flood-prone buildings so that they are out of the floodplain.
- _____ (93) **530 (Flood Protection):** Document flood-proofed or elevated pre-FIRM buildings.
- _____ (232) **540 (Drainage System Maintenance):** Conduct periodic inspections of all channels and retention basins and perform maintenance as needed.

SUBTOTAL: SERIES 500, FLOOD DAMAGE REDUCTION ACTIVITIES

Flood Preparedness Activities (Series 600)

- _____ (93) **610 (Flood Warning Program):** Provide early flood warnings to the public and have a detailed flood response plan keyed to flood crest predictions.
- _____ (198) **620 (Levee Safety):** Maintain levees that are not credited with providing base flood protection.
- _____ (66) **630 (Dam Safety):** All communities in a state with an approved dam safety program receive this credit.

SUBTOTAL: SERIES 600, FLOOD PREPAREDNESS ACTIVITIES

TOTAL FOR ALL SUBTOTALS ABOVE, SERIES 300-600 = TOTAL ESTIMATED CRS POINTS FOR THE COMMUNITY

If TOTAL (above) is at least 500 points, your community should begin the process of applying for CRS classification. You are ready to move to ***Step 5***.

STEP 5: CONTACT YOUR STATE NFIP COORDINATOR

A visit to your community will be scheduled by the State NFIP Coordinator (Mississippi Emergency Management Agency) and/or the ISO/CRS Specialist to verify your CRS eligibility. An interview will be conducted with the floodplain manager. The ISO/CRS Specialist can help calculate your actual CRS credit score and answer questions about the CRS Program. He will also help with the formal application, designate a CRS Coordinator, and guide you through other steps during the application process.

NOTE 1: If your community has not successfully completed a CAV within the past twelve months (described in Step 3, Prerequisites), the verification visit may result in a CAV to assess the community's compliance with the minimum requirements of the NFIP.

NOTE 2: Regardless of the date of your application, CRS classifications are made only twice a year. New classifications take effect on May 1 or October 1, whichever date follows completion of the CRS application process.

CONTACT INFORMATION

- Mississippi State NFIP Coordinator:
Al W. Goodman, Jr.
Mississippi Emergency Management Agency
PO Box 5644
Pearl, MS 39208
601-933-6884; agoodman@mema.ms.gov
Fax 601-933-6805

Step by Step, A Community Rating System Primer

CONTACT INFORMATION, Continued

- Mississippi Emergency Management Agency, Floodplain Management Bureau:
Charles E. Stallings, CFM, Floodplain Management Specialist
Ste. 226, 1 MEMA Drive
PO Box 5644
Pearl, MS 39208-5644
601-405-2972; cstallings@mema.ms.gov
FAX 601-933-6805
- ISO/CRS Specialist for Mississippi:
Jonathan Smith
Field Representative, Community Hazard Mitigation Services
228-235-6506; Jonathan.smith@iso.com
- FEMA Regional Office:
Attn: Regional FM&I Branch Chief
FEMA Region IV (Alabama, Florida, Georgia, Kentucky, **Mississippi**, North Carolina, South Carolina, Tennessee)
3003 Chamblee Tucker Rd.
Atlanta, GA 30341
770-220-5400; FAX 770-220-5440

STEP 6: REVIEW OTHER CRS MATERIALS

- Link to the National Flood Insurance Manual, especially the section on CRS, which provides some general information about CRS and lists CRS eligible communities throughout the United States: <http://www.fema.gov/pdf/nfip/manual201010/19crs.pdf>
- Link to FEMA site containing various CRS publications, including a downloadable CRS Application (Form No. 81-73): <http://training.fema.gov/EMIWeb/CRS/>
- Link to FEMA documents library, especially FEMA 573, A Local Official's Guide to Saving Lives, Preventing Property Damage, Reducing the Cost of Flood Insurance: <http://www.fema.gov/library/viewRecord.do?id=3655>
- Link to FEMA National Flood Insurance Program Community Status Book, for lists of U. S. communities that participate/do not participate in NFIP: <http://www.fema.gov/fema/csb.shtm>

Step by Step, A Community Rating System Primer

MISSISSIPPI'S CURRENT IMPLEMENTATION OF THE COMMUNITY RATING SYSTEM PROGRAM

Mississippi has adopted a proactive approach to implementing the CRS Community Rating System Program. MEMA (Mississippi Emergency Management Agency, the State NFIP Coordinator) is conducting Community Assistance Visits (CAVs) on all Mississippi communities that participate in the National Flood Insurance Program. Table 4 provides a listing of these Mississippi NFIP communities. While in the community conducting the CAV, MEMA representatives talk to community leaders about the CRS Program and may follow up this conversation with a letter to the community inviting them to join the Program. This letter provides details, including an estimate of how much the flood insurance premium savings could be if the community joined the CRS. If the community decides to join, the community's chief executive official must send a letter requesting to participate in the Program (refer to Step 3, Prerequisite #1, FEMA's Minimum Requirements). MEMA will provide a form letter for the community to use for this purpose. Once MEMA/FEMA receives the official request letter from the community, the ISO/CRS Specialist will contact the community to schedule the verification visit. The CAV must be completed and all issues resolved before a community is cleared to complete the CRS Application.

OTHER IMPORTANT INFORMATION ABOUT THE CRS COMMUNITY RATING SYSTEM PROGRAM

All 18 creditable CRS activities are described in the CRS Application, Series 300-600; this numbering system is used for all CRS publications. Most CRS activities are optional, except for those listed under Minimum Requirements or Prerequisites.

There are ways to earn extra credit points beyond those listed in the Series 300-600 table. For example, communities that coordinate CRS activities through a comprehensive floodplain management plan can earn extra credit, and extra credit is given for mapping and regulation activities if your community is experiencing growth pressures. A new CRS recommendation suggests that local governments adopt regulations that require building foundations in the Coastal A Zone to comply with the more stringent design requirements applied to V Zones. For communities who adopt the Coastal A Zone policy, as it is referred to within CRS, a CRS community can earn 250 points. Additional credit points are also available under this new guideline. For more information, go to the CRS website and review the document entitled "CRS Credit for Areas with Limited Moderate Wave Action (LiMWA) and Coastal AE Zones".

Some credits are automatically provided in certain states. Communities may qualify for "uniform minimum credits", based on activities that a state or regional agency implements on behalf of all communities in the region. You may be able to receive CRS credit for other activities that your community implements to increase public safety, reduce property damage, avoid economic disruption and loss, and protect the environment, even if these activities are not specifically listed as CRS-eligible. This is done through a request for review by FEMA of these activities.

After acceptance in the CRS Program, communities must recertify annually by submitting progress reports. Every few years, a CRS community will undergo a "cycle visit", another verification visit.

If a CRS community is determined at any time to not be in full compliance with the minimum requirements of the NFIP, the community's status will revert to a CRS Class 10, which does not provide any premium discounts. Once these compliance issues have been successfully resolved, the community can be reinstated to the CRS Program.

Step by Step, A Community Rating System Primer

**Table 3: Community Rating System Communities in Mississippi,
as of October 1, 2010**

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	05/1/09	6	20	10	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280336	D'Iberville, City of	10/1/07	10/1/10	5	25	10	C
280332	Gautier, City of	10/1/94	10/1/10	7	15	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/10	6	20	10	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
280304	Lamar County	10/1/08	10/1/08	9	5	5	C
285257	Long Beach, City of	10/1/00	10/1/08	7	15	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	05/1/08	8	10	5	C
285259	Ocean Springs, City of	10/1/92	05/1/08	7	15	5	C
285260	Pascagoula, City of	10/1/07	10/1/09	6	20	10	C
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280130	Picayune, City of	05/1/08	05/1/08	8	10	5	C
280110	Ridgeland, City of	10/1/94	10/1/04	8	10	5	C
280300	Stone County	10/1/10	10/1/10	8	10	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/06	5	25	10	C

¹ For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

² Increase in discount for Classes 1-6 effective May 1, 2001. See footnotes, Table 1.

³ C = Current, R = Rescinded

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHB Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
280309#	ABBEVILLE, TOWN OF	LAFAYETTE COUNTY	09/29/78	11/26/10	11/26/10(>)	02/24/10(E)	No
280115#	ABERDEEN, CITY OF	MONROE COUNTY	01/23/74	02/01/78	03/16/88	02/01/78	No
280032#	ACKERMAN, TOWN OF	CHOCTAW COUNTY	01/31/75	07/03/86	09/28/07	07/03/86	No
280209#	ADAMS COUNTY *	ADAMS COUNTY	11/25/77	09/29/89	09/29/89	09/29/89	No
280267#	ALCORN COUNTY *	ALCORN COUNTY	04/07/78	01/17/91	09/17/10	02/27/92	No
280012	ALLIGATOR, TOWN OF	BOLIVAR COUNTY	10/25/74	09/04/85	09/04/85(M)	09/04/85	No
280268#	AMITE COUNTY*	AMITE COUNTY	02/24/78	08/01/86	09/29/10	08/01/86	No
280116#	AMORY, CITY OF	MONROE COUNTY	01/18/74	04/17/78	03/16/88	04/17/78	No
280153	ANGULLA, TOWN OF	SHARKEY COUNTY	06/07/74	07/03/86	07/03/86(M)	07/03/86	No
280178	ARCOLA, TOWN OF	WASHINGTON COUNTY	06/07/74	08/01/86	08/01/86(L)	08/01/86	No
280083#	ASHLAND, TOWN OF	BENTON COUNTY		10/02/08	(NSFHA)	07/15/09	No
280301	ATTALA COUNTY *	ATTALA COUNTY	07/29/77	06/01/88	06/01/88(L)	06/01/88	No
280134#	BALDWYN, CITY OF	LEE COUNTY	06/07/74	09/18/87	02/03/10	09/18/87	No
280126#	BATESVILLE, CITY OF	PANOLA COUNTY	02/01/74	09/10/76	09/15/89	09/15/89	No
280087	BAY SPRINGS, TOWN OF	JASPER COUNTY	08/01/75	06/17/86	06/17/86(M)	06/17/86	No
285251#	BAY ST. LOUIS, CITY OF	HANCOCK COUNTY	07/01/70	09/11/70	10/16/09	09/11/70	No
280203#	BEAUMONT, TOWN OF	PERRY COUNTY	06/28/74	08/16/88	08/16/88	08/16/88	No
280287A	BELMONT, TOWN OF	TISHOMINGO COUNTY	07/09/76	12/17/10	12/17/10(>)	04/15/98(E)	No
280080#	BELZONI, CITY OF	HUMPHREYS COUNTY	02/01/74	01/19/83	01/05/89	01/19/83	No
280013	BENOIT, TOWN OF	BOLIVAR COUNTY	05/24/74	09/27/85	09/27/85(M)	09/27/85	No
280064#	BENTON COUNTY*	BENTON COUNTY		10/02/08	10/02/08	11/03/08	No
280014	BEULAH, TOWN OF	BOLIVAR COUNTY	06/07/74	06/25/76	06/25/76(M)	06/25/76	No
285252#	BILOXI, CITY OF	HARRISON COUNTY	06/27/70	06/30/70	06/16/09	09/11/70	No
280172#	BLUE MOUNTAIN, TOWN OF	TIPPAH COUNTY	06/21/74	06/18/10	06/18/10(M)	07/03/86	No
280011#	BOLIVAR COUNTY *	BOLIVAR COUNTY	12/23/77	07/17/89	07/17/89	07/17/89	No
280216#	BOLTON, TOWN OF	HINDS COUNTY	04/22/77	04/03/78	11/18/09	04/03/78	No
280135	BOONEVILLE, CITY OF	PRENTISS COUNTY	04/25/75	07/03/86	07/03/86(M)	07/03/86	No
280015	BOYLE, TOWN OF	BOLIVAR COUNTY	05/24/74	03/01/87	03/01/87(L)	03/01/87	No
280143#	BRANDON, CITY OF	RANKIN COUNTY	07/30/76	09/17/80	11/05/03	09/17/80	No
280156	BRAXTON, VILLAGE OF	SIMPSON COUNTY	07/19/74		02/08/80	09/19/07(E)	No
280107#	BROOKHAVEN, CITY OF	LINCOLN COUNTY	01/24/75	07/18/77	02/03/10	07/18/77	No
280026#	BRUCE, CITY OF	CALHOUN COUNTY	06/07/74	08/19/10	08/19/10	06/18/87	No
280264#	BURNSVILLE, CITY OF	TISHOMINGO COUNTY	03/22/74	01/17/91	12/17/10(>)	01/17/91	No
280112	BYHALIA, TOWN OF	MARSHALL COUNTY	06/07/74	06/18/87	06/18/87(M)	06/18/87	No
280850#	BYRAM, CITY OF	HINDS COUNTY			01/01/50	03/05/10	No
	Community adopted Hinds County FIRM panels 28049C0430, 0435, 0440, 0445, 0455, and 0465 dated 11/18/2009.						
280027#	CALHOUN CITY,CITY OF	CALHOUN COUNTY	06/07/74	08/19/10	08/19/10	06/18/87	No
280288#	CALHOUN COUNTY *	CALHOUN COUNTY	12/09/77	08/19/10	08/19/10	01/03/90	No
280109#	CANTON, CITY OF	MADISON COUNTY	06/07/74	11/15/79	03/17/10	11/15/79	No
280191#	CARROLL COUNTY *	CARROLL COUNTY		07/03/78	07/03/78	07/03/78	No
280367	CARROLLTON, TOWN OF	CARROLL COUNTY			01/01/50	02/26/09(E)	No
280097	CARTHAGE, CITY OF	LEAKE COUNTY	06/07/74	08/19/85	08/19/85(M)	08/19/85	No
280154	CARY, TOWN OF	SHARKEY COUNTY	06/14/74	04/15/86	04/15/86(M)	04/15/86	No
280358#	CENTREVILLE, TOWN OF	WILKINSON COUNTY		04/19/10	(NSFHA)	03/12/10	No
280169	CHARLESTON, CITY OF	TALLAHATCHIE COUNTY	06/07/74	08/04/87	08/04/87(M)	08/04/87	No
280269#	CHICKASAW COUNTY*	CHICKASAW COUNTY	06/03/77	09/01/08	01/06/10(M)	09/01/08	No
280069#	CHOCTAW COUNTY*	CHOCTAW COUNTY		09/28/07	09/28/07	06/25/09	No
280240A	CHUNKY, TOWN OF	NEWTON COUNTY	12/20/74	08/01/86	12/17/10(>)	08/01/86	No
280201#	CLAIBORNE COUNTY *	CLAIBORNE COUNTY		05/01/78	04/19/10	05/01/78	No
280220#	CLARKE COUNTY *	CLARKE COUNTY	11/29/74	08/16/88	08/16/88	08/16/88	No

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
280039#	CLARKSDALE, CITY OF	COAHOMA COUNTY	06/07/74	03/04/80	03/04/80	03/04/80	No
280036#	CLAY COUNTY *	CLAY COUNTY	09/16/77	07/16/90	05/03/11(>)	07/16/90	No
280016#	CLEVELAND, CITY OF	BOLIVAR COUNTY	05/10/74	07/17/89	07/17/89	09/01/78	No
280071#	CLINTON, CITY OF	HINDS COUNTY	06/14/74	08/17/81	11/18/09	08/17/81	No
280038#	COAHOMA COUNTY *	COAHOMA COUNTY	10/21/77	02/01/80	04/17/95	02/01/80	No
285264	COAHOMA, TOWN OF	COAHOMA COUNTY			01/01/50	02/26/09(E)	No
280186#	COFFEEVILLE, TOWN OF	YALOBUSHA COUNTY	06/07/74	09/04/86	09/17/10	09/04/86	No
280265#	COLDWATER, TOWN OF	TATE COUNTY	01/16/76	08/01/86	01/02/09	08/01/86	No
280047#	COLLINS, CITY OF	COVINGTON COUNTY	10/29/76	08/05/85	04/05/10(M)	08/05/85	No
280111#	COLUMBIA, CITY OF	MARION COUNTY	05/31/74	09/28/79	09/04/81	09/28/79	No
280108#	COLUMBUS, CITY OF	LOWNDES COUNTY	06/07/74	07/13/76	02/18/11(>)	07/13/76	No
280221#	COPIAH COUNTY *	COPIAH COUNTY	08/26/77	08/04/88	12/16/08	08/04/88	No
280002#	CORINTH, CITY OF	ALCORN COUNTY	01/23/74	03/16/81	09/17/10	03/16/81	No
280291#	COVINGTON COUNTY *	COVINGTON COUNTY	01/27/78	12/15/90	04/05/10	12/15/90	No
280127#	CRENSHAW, TOWN OF	PANOLA COUNTY	06/07/74	09/28/79	09/28/79	09/28/79	No
280003A	CROSBY, TOWN OF	WILKINSON COUNTY	08/02/74	02/01/86	04/19/10	02/01/86	No
280128	CROWDER, CITY OF	PANOLA COUNTY/QUITMAN COUNTY	06/07/74	08/01/86	08/01/86(L)	08/01/86	No
280313	CRUGER, TOWN OF	HOLMES COUNTY	10/27/78	04/02/86	04/02/86(M)	04/02/86	No
280044#	CRYSTAL SPRINGS, CITY OF	COPIAH COUNTY	06/07/74	03/18/86	12/16/08(M)	03/18/86	No
280336#	D'IBERVILLE, CITY OF	HARRISON COUNTY		08/04/88	06/16/09	11/14/88	No
	USE THE HARRISON COUNTY [285255] FIRM.						
280157#	D'LO, TOWN OF	SIMPSON COUNTY	06/07/74	12/16/80	12/16/80	12/16/80	No
280050#	DE SOTO COUNTY *	DE SOTO COUNTY	04/07/78	05/03/90	06/04/07	05/03/90	No
280247#	DEKALB, TOWN OF	KEMPER COUNTY		09/05/07	09/05/07	11/14/07	No
280217#	DERMA, TOWN OF	CALHOUN COUNTY	07/30/76	08/19/10	08/19/10	09/01/87	No
280162	DODDSVILLE, TOWN OF	SUNFLOWER COUNTY	11/08/74	07/17/86	07/17/86(M)	07/17/86	No
280163#	DREW, CITY OF	SUNFLOWER COUNTY	05/10/74	05/01/78	05/01/78	05/01/78	No
280118#	DUCK HILL, TOWN OF	MONTGOMERY COUNTY	06/07/74	04/02/86	09/17/10	04/02/86	No
280017	DUNCAN, TOWN OF	BOLIVAR COUNTY	06/21/74	08/01/86	08/01/86(L)	08/01/86	No
280074	DURANT, CITY OF	HOLMES COUNTY	02/08/74	08/19/86	08/19/86(M)	08/19/86	No
280330#	EDWARDS, TOWN OF	HINDS COUNTY		11/18/09	(NSFHA)	08/31/82	No
280091#	ELLISVILLE, CITY OF	JONES COUNTY	01/16/74	12/16/88	09/29/10	09/30/77	No
280314#	ENTERPRISE, TOWN OF	CLARKE COUNTY	01/19/79	01/01/87	09/30/88	01/01/87	No
280006	ETHEL, TOWN OF	ATTALA COUNTY	02/07/75		(NSFHA)	10/06/09	No
280183#	EUPORA, TOWN OF	WEBSTER COUNTY	06/07/74	06/17/86	01/06/10(M)	06/17/86	No
280138	FALCON, TOWN OF	QUITMAN COUNTY	08/29/75	08/19/85	08/19/85(M)	08/19/85	No
280285#	FAYETTE, CITY OF	JEFFERSON COUNTY		09/29/10	09/29/10	09/29/10	No
280399#	FLORA, TOWN OF	MADISON COUNTY		03/17/10	03/17/10	01/31/95	No
280144#	FLORENCE, TOWN OF	RANKIN COUNTY	08/23/74	08/15/80	11/05/03	08/15/80	No
280289#	FLOWOOD, CITY OF	RANKIN COUNTY	11/11/77	12/15/82	11/05/03	12/15/82	No
280148A	FOREST, CITY OF	SCOTT COUNTY	06/28/74	02/01/87	12/17/10(>)	02/01/87	No
280052#	FORREST COUNTY *	FORREST COUNTY	09/06/74	04/02/90	03/02/10	04/02/90	No
280040	FRIAR'S POINT, TOWN OF	COAHOMA COUNTY	06/28/74	08/19/87	08/19/87(M)	08/19/87	No
280081#	FULTON, CITY OF	ITAWAMBA COUNTY	01/04/74	09/04/85	02/03/93	09/04/85	No
280332#	GAUTIER, CITY OF	JACKSON COUNTY	09/18/70	04/03/78	03/16/09	11/13/86	No
280223#	GEORGE COUNTY *	GEORGE COUNTY	09/16/77	08/16/88	10/16/08	08/16/88	No
280045#	GEORGETOWN, TOWN OF	COPIAH COUNTY	08/02/74	08/05/85	12/16/08	08/05/85	No
280210	GLENDORA, CITY OF	TALLAHATCHIE COUNTY	01/10/75	09/27/85	09/27/85(M)	09/27/85	No
280004#	GLOSTER, TOWN OF	AMITE COUNTY	06/07/74	06/17/86	09/29/10	06/17/86	No
280075	GOODMAN, TOWN OF	HOLMES COUNTY	06/07/74	06/03/86	06/03/86(M)	06/03/86	No
280271	GREENE COUNTY *	GREENE COUNTY	07/22/77	09/18/85	05/02/94	09/18/85	No

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHB Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
280179#	GREENVILLE, CITY OF	WASHINGTON COUNTY	11/16/73	08/01/79	08/01/79	08/01/79	No
280102#	GREENWOOD, CITY OF	LEFLORE COUNTY	06/07/74	03/18/80	06/25/82	03/18/80	No
280060#	GRENADA COUNTY*	GRENADA COUNTY	09/13/74	12/01/78	12/01/78	12/01/78	No
280061#	GRENADA, CITY OF	GRENADA COUNTY	11/23/73	03/01/79	02/01/84	03/01/79	No
285253#	GULFPORT, CITY OF	HARRISON COUNTY	05/26/70	05/29/70	06/16/09	09/11/70	No
280018	GUNNISON, TOWN OF	BOLIVAR COUNTY	06/14/74	06/25/76	06/25/76(M)	06/25/76	No
280345#	GUNTOWN, TOWN OF	LEE COUNTY		10/20/99	02/03/10	08/28/07	No
285254#	HANCOCK COUNTY*	HANCOCK COUNTY		09/09/70	10/16/09	09/09/70	No
	HANCOCK COUNTY FIRM PANELS 2852540140C AND 0145C dated 09/18/1987 HAVE BEEN ANNEXED INTO THE CITY OF WAVELAND (285262)						
285255#	HARRISON COUNTY *	HARRISON COUNTY	09/18/70	06/15/78	06/16/09	06/15/78	No
280053#	HATTIESBURG, CITY OF	LAMAR COUNTY/FORREST COUNTY		04/03/70	03/02/10	04/03/70	No
280046#	HAZLEHURST, CITY OF	COPIAH COUNTY	06/07/74	01/01/86	12/16/08(M)	01/01/86	No
280088	HEIDELBERG,TOWN OF	JASPER COUNTY	06/28/74	01/01/87	01/01/87(L)	01/01/87	No
280292#	HERNANDO, CITY OF	DE SOTO COUNTY	01/21/77	08/19/85	06/04/07	08/19/85	No
280010#	HICKORY FLAT, TOWN OF	BENTON COUNTY	10/25/74	08/05/85	10/02/08(M)	08/05/85	No
280070#	HINDS COUNTY*	HINDS COUNTY	10/18/74	07/02/79	11/18/09	07/02/79	No
280180#	HOLLANDALE, CITY OF	WASHINGTON COUNTY	05/31/74	01/14/83	01/14/83(M)	01/14/83	No
280113	HOLLY SPRINGS, CITY OF	MARSHALL COUNTY	06/07/74	08/05/85	08/05/85(M)	08/05/85	No
280211#	HOLMES COUNTY *	HOLMES COUNTY	11/04/77	09/15/89	09/22/99	09/15/89	No
280051#	HORN LAKE, CITY OF	DE SOTO COUNTY	02/01/74	05/03/90	06/04/07	05/03/90	No
280030#	HOUSTON, CITY OF	CHICKASAW COUNTY	06/28/74	09/04/85	01/06/10(M)	09/04/85	No
280192#	HUMPHREYS COUNTY *	HUMPHREYS COUNTY	04/14/78	01/19/83	01/05/89	01/19/83	No
280164#	INDIANOLA, CITY OF	SUNFLOWER COUNTY	05/24/74	01/03/79	01/03/79	01/03/79	No
280165#	INVERNESS, TOWN OF	SUNFLOWER COUNTY	05/31/74	05/15/78	01/15/82	05/15/78	No
280190#	ISOLA, TOWN OF	HUMPHREYS COUNTY	06/21/74	07/03/78	07/03/78	07/03/78	No
280200#	ISSAQUENA COUNTY *	ISSAQUENA COUNTY	02/24/78	02/01/90	02/01/90(L)	02/01/90	No
280290#	ITAWAMBA COUNTY *	ITAWAMBA COUNTY	05/12/78	09/04/91	09/04/91	03/12/96	No
280103#	ITTA BENA, CITY OF	LEFLORE COUNTY	06/07/74	04/03/78	04/03/78	04/03/78	No
280266#	IUKA, CITY OF	TISHOMINGO COUNTY	03/08/74	06/19/89	12/17/10(>)	06/19/89	No
285256#	JACKSON COUNTY*	JACKSON COUNTY	09/18/70	04/03/78	03/16/09	04/03/78	No
280072#	JACKSON, CITY OF	MADISON COUNTY/RANKIN COUNTY/HINDS COUNTY	12/06/74	04/01/80	11/18/09	04/01/80	No
280302A	JASPER COUNTY *	JASPER COUNTY	02/24/78	12/01/03	12/01/03(L)	12/01/03	No
280214#	JEFFERSON COUNTY *	JEFFERSON COUNTY	12/20/74	07/03/90	09/29/10	07/03/90	No
280303#	JEFFERSON DAVIS COUNTY *	JEFFERSON DAVIS COUNTY	03/31/78	12/17/10	12/17/10(>)	11/05/07(E)	No
280222#	JONES COUNTY *	JONES COUNTY	11/29/74	02/16/90	09/29/10	02/16/90	No
280041#	JONESTOWN, TOWN OF	COAHOMA COUNTY	06/07/74	09/28/79	09/28/79	09/28/79	No
280246#	KEMPER COUNTY*	KEMPER COUNTY		09/05/07	09/05/07	10/02/07	No
280007#	KOSCIUSKO, CITY OF	ATTALA COUNTY	01/18/74	07/02/79	07/02/79	07/02/79	No
280093#	LAFAYETTE COUNTY *	LAFAYETTE COUNTY	12/27/74	01/17/91	11/26/10(>)	12/08/06	No
280149A	LAKE, TOWN OF	SCOTT COUNTY	07/19/74	08/05/85	12/17/10(>)	08/05/85	No
280304#	LAMAR COUNTY *	LAMAR COUNTY	12/02/77	04/02/90	03/02/10	04/02/90	No
280139	LAMBERT, TOWN OF	QUITMAN COUNTY	06/07/74	09/04/85	09/04/85(M)	09/04/85	No
280224#	LAUDERDALE COUNTY *	LAUDERDALE COUNTY	01/13/78	09/29/89	02/03/10	09/29/89	No
280092#	LAUREL,CITY OF	JONES COUNTY	11/30/73	09/15/77	09/29/10	09/15/77	No
280272#	LAWRENCE COUNTY *	LAWRENCE COUNTY	09/16/77	09/15/89	09/15/89	09/15/89	No
280293#	LEAKE COUNTY *	LEAKE COUNTY	05/20/77	09/15/89	09/15/89	09/15/89	No
280057#	LEAKESVILLE, TOWN OF	GREENE COUNTY	02/14/75	09/30/88	09/30/88	09/30/88	No
280227#	LEE COUNTY *	LEE COUNTY	09/03/76	03/05/90	02/03/10	03/05/90	No

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
280101#	LEFLORE COUNTY *	LEFLORE COUNTY	01/12/79	11/01/79	03/25/83	11/01/79	No
280181#	LELAND, CITY OF	WASHINGTON COUNTY	05/31/74	02/15/79	02/15/79	02/15/79	No
280076#	LEXINGTON, CITY OF	HOLMES COUNTY	01/04/74	09/30/88	05/02/99	09/30/88	No
280005#	LIBERTY, TOWN OF	AMITE COUNTY	06/07/74	09/29/86	09/29/10	09/29/86	No
285257#	LONG BEACH, CITY OF	HARRISON COUNTY	06/27/70	07/17/70	06/16/09	09/11/70	No
280208#	LOUISE, TOWN OF	HUMPHREYS COUNTY	11/29/74	05/01/79	05/01/79	05/01/79	No
280185#	LOUISVILLE, CITY OF	WINSTON COUNTY	06/28/74	06/15/78	09/17/10	06/15/78	No
280193#	LOWNDES COUNTY *	LOWNDES COUNTY	11/04/77	11/15/79	02/18/11(>)	11/15/79	No
280056#	LUCEDALE, CITY OF	GEORGE COUNTY	06/07/74	04/15/86	10/16/08(M)	04/15/86	No
280042	LULA, TOWN OF	COAHOMA COUNTY	09/06/74	08/01/86	08/01/86(L)	08/01/86	No
280337#	LUMBERTON, CITY OF	PEARL RIVER COUNTY/LAMAR COUNTY		03/24/89	06/03/08	02/26/09	No
280043	LYON, TOWN OF	COAHOMA COUNTY	08/30/74	06/25/76	06/25/76(M)	06/25/76	No
280123	MACON, CITY OF	NOXUBEE COUNTY	01/31/75	01/01/86	01/01/86(L)	01/01/86	No
280228#	MADISON COUNTY *	MADISON COUNTY	08/11/78	01/02/80	03/17/10	01/02/80	No
280229#	MADISON, CITY OF	MADISON COUNTY	12/13/74	12/16/80	03/17/10	12/16/80	No
280158#	MAGEE, CITY OF	SIMPSON COUNTY	08/01/75	08/15/80	08/15/80	08/15/80	No
280297#	MAGNOLIA, CITY OF	PIKE COUNTY	11/25/77	07/01/87	06/18/10	07/01/87	No
280082	MANTACHIE, TOWN OF	ITAWAMBA COUNTY	06/21/74	09/18/85	09/18/85(M)	09/18/85	No
280230#	MARION COUNTY *	MARION COUNTY	12/23/77	09/28/79	09/28/79	09/28/79	No
280095#	MARION, TOWN OF	LAUDERDALE COUNTY	01/04/74	09/29/89	02/03/10	09/29/89	No
280140	MARKS, CITY OF	QUITMAN COUNTY	06/07/74	09/04/85	09/04/85(M)	09/04/85	No
280274#	MARSHALL COUNTY*	MARSHALL COUNTY	10/28/77	01/17/91	01/17/91	01/17/91	No
280184#	MATHISTON, TOWN OF	CHOCTAW COUNTY/WEBSTER COUNTY	01/31/75	09/29/86	01/06/10(M)	09/29/86	No
280329#	MAYERSVILLE, TOWN OF	ISSAQENA COUNTY	01/25/80	03/01/87	03/01/87(L)	03/01/87	No
	Ordinance received by MEMA on August 17, 2004. Returned to community for correction.						
280132#	MCCOMB, CITY OF	PIKE COUNTY	04/11/75	08/01/79	06/18/10	08/01/79	No
280008	MCCOOL, TOWN OF	ATTALA COUNTY	01/31/75		01/31/75	07/23/09(E)	No
280058#	MCLAIN, TOWN OF	GREENE COUNTY	01/04/74	12/01/83	12/01/83	12/01/83	No
280159#	MENDENHALL, CITY OF	SIMPSON COUNTY	06/14/74	09/30/80	09/30/80	09/30/80	No
280096#	MERIDIAN, CITY OF	LAUDERDALE COUNTY	06/28/74	12/15/77	02/03/10	12/15/77	No
280019	MERIGOLD, TOWN OF	BOLIVAR COUNTY	06/07/74	09/27/85	09/27/85(M)	09/27/85	No
280160#	MIZE, CITY OF	SMITH COUNTY	07/11/75	01/01/86	12/03/93	01/01/86	No
280275#	MONROE COUNTY*	MONROE COUNTY	01/13/78	01/13/78	03/16/88	03/16/88	No
280212#	MONTGOMERY COUNTY*	MONTGOMERY COUNTY	01/06/78	09/01/87	09/17/10	09/01/87	No
280225#	MONTICELLO, TOWN OF	LAWRENCE COUNTY	12/27/74	04/02/86	09/17/03	04/02/86	No
280166#	MOORHEAD, CITY OF	SUNFLOWER COUNTY	05/10/74	04/17/78	04/17/78	04/17/78	No
280104#	MORGAN CITY, TOWN OF	LEFLORE COUNTY	11/29/74	04/03/78	04/03/78	04/03/78	No
280150A	MORTON, CITY OF	SCOTT COUNTY	06/07/74	09/29/86	12/17/10(>)	09/29/86	No
285258#	MOSS POINT, CITY OF	JACKSON COUNTY	09/18/70	07/01/74	03/16/09	09/18/70	No
280020	MOUND BAYOU, CITY OF	BOLIVAR COUNTY	06/07/74	09/27/85	09/27/85(M)	09/27/85	No
280048#	MT. OLIVE, TOWN OF	COVINGTON COUNTY	08/01/75	09/15/89	04/05/10	09/15/89	No
280295#	MYRTLE, TOWN OF	UNION COUNTY	07/29/77	08/05/85	(NSFHA)	08/05/85	No
280001#	NATCHEZ, CITY OF	ADAMS COUNTY	02/08/74	09/29/89	09/29/89	06/01/78	No
280276#	NESHoba COUNTY *	NESHoba COUNTY	11/04/77	09/15/89	05/20/10	09/15/89	No
280344#	NETTLETON, CITY OF	MONROE COUNTY/LEE COUNTY		10/20/99	02/03/10	02/24/10	No
280174#	NEW ALBANY, TOWN OF	UNION COUNTY	02/01/74	09/04/85	09/03/10(M)	09/04/85	No
280131#	NEW AUGUSTA, CITY OF	PERRY COUNTY	09/26/75	04/02/86	07/02/91	04/02/86	No
280067#	NEW HOULKA, TOWN OF	CHICKASAW COUNTY		01/06/10	01/06/10(M)	01/06/10	No
280317#	NEWHEBRON, TOWN OF	LAWRENCE COUNTY	11/03/78	08/05/85	08/05/85	08/05/85	No

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHB Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
280231#	NEWTON COUNTY *	NEWTON COUNTY	09/16/77	01/02/80	12/17/10(>)	01/02/80	No
280121#	NEWTON, CITY OF	NEWTON COUNTY	02/01/74	04/15/80	12/17/10(>)	04/15/80	No
280028#	NORTH CARROLLTON, TOWN OF	CARROLL COUNTY	06/07/74	04/03/78	04/03/78	04/03/78	No
280305#	NOXUBEE COUNTY *	NOXUBEE COUNTY	12/23/77	07/01/87	07/01/87(L)	07/01/87	No
285259#	OCEAN SPRINGS, CITY OF	JACKSON COUNTY		09/11/70	03/16/09	09/18/70	No
280031#	OKOLONA, CITY OF	CHICKASAW COUNTY	06/21/74	09/04/85	01/06/10(M)	09/04/85	No
280277#	OKTIBBEHA COUNTY *	OKTIBBEHA COUNTY	02/17/78	06/19/89	02/17/10	06/19/89	No
280286#	OLIVE BRANCH,CITY OF	DE SOTO COUNTY	12/10/76	07/02/87	06/04/07	07/02/87	No
280094#	OXFORD, CITY OF	LAFAYETTE COUNTY	06/07/74	09/29/78	11/26/10(>)	09/29/78	No
280021	PACE, TOWN OF	BOLIVAR COUNTY	10/25/74	09/27/85	09/27/85(M)	09/27/85	No
280354#	PADEN, VILLAGE OF	TISHOMINGO COUNTY		12/17/10	(NSFHA)	11/02/10	No
280125#	PANOLA COUNTY *	PANOLA COUNTY	11/25/77	06/04/80	06/04/80	06/04/80	No
285260#	PASCAGOULA, CITY OF	JACKSON COUNTY		09/18/70	03/16/09	09/18/70	No
285261#	PASS CHRISTIAN, CITY OF	HARRISON COUNTY		05/26/70	06/16/09	05/26/70	No
280129#	PEARL RIVER COUNTY *	PEARL RIVER COUNTY	11/25/77	05/17/90	06/03/08	05/17/90	No
280338#	PEARL RIVER VALLEY WATER SUPPLY DISTRICT	SCOTT COUNTY/LEAKE COUNTY/HINDS COUNTY/MADISON COUNTY/RANKIN COUNTY	08/11/78	03/02/93	12/17/10(>)	03/05/93	No
280145#	PEARL, CITY OF	RANKIN COUNTY	06/21/74	12/15/82	11/05/03	12/15/82	No
280146#	PELAHATCHIE, TOWN OF	RANKIN COUNTY	06/07/74	01/02/81	11/05/03	01/02/81	No
280233#	PERRY COUNTY*	PERRY COUNTY	01/13/78	09/01/87	07/02/91	09/01/87	No
280260#	PETAL, CITY OF	FORREST COUNTY	02/01/74	04/15/80	03/02/10	04/15/80	No
280120#	PHILADELPHIA, CITY OF	NESHOBIA COUNTY	08/23/74	09/29/86	05/20/10	09/29/86	No
280130#	PICAYUNE, CITY OF	PEARL RIVER COUNTY	06/28/74	03/04/80	06/03/08	03/04/80	No
280077	PICKENS, TOWN OF	HOLMES COUNTY	06/14/74	08/05/85	08/05/85	08/05/85	No
280278#	PIKE COUNTY *	PIKE COUNTY	06/10/77	09/15/89	06/18/10	09/15/89	No
280218#	PITTSBORO, TOWN OF	CALHOUN COUNTY	11/08/74	08/19/10	08/19/10	08/05/85	No
280099#	PLANTERSVILLE, VILLAGE OF	LEE COUNTY	06/14/74	08/01/86	02/03/10	08/01/86	No
280234#	PONTOTOC COUNTY*	PONTOTOC COUNTY	11/29/74	02/01/87	08/19/10(L)	02/01/87	No
280348#	PONTOTOC, CITY OF	PONTOTOC COUNTY		08/19/10	08/19/10	08/19/10	No
280365#	POPLARVILLE, CITY OF	PEARL RIVER COUNTY		05/17/90	(NSFHA)	11/08/07	No
280033#	PORT GIBSON, TOWN OF	CLAIBORNE COUNTY	02/01/74	06/15/78	04/19/10	06/15/78	No
280114	POTTS CAMP, TOWN OF	MARSHALL COUNTY	08/23/74	08/05/85	08/05/85(M)	08/05/85	No
280279#	PRENTISS COUNTY*	PRENTISS COUNTY	09/16/77		07/21/78	11/14/07(E)	No
280090#	PRENTISS, CITY OF	JEFFERSON DAVIS COUNTY	06/07/74	12/17/10	12/17/10(>)	01/01/86	No
280147#	PUCKETT, TOWNSHIP OF	RANKIN COUNTY	08/23/74	12/01/90	11/05/03	12/01/90	No
280318	PURVIS, TOWN OF	LAMAR COUNTY	11/03/78	03/01/90	03/02/10(M)	03/01/87	No
280207#	QUITMAN COUNTY *	QUITMAN COUNTY	09/02/77	09/04/85	09/04/85(M)	09/04/85	No
280319#	QUITMAN, CITY OF	CLARKE COUNTY	11/14/80	01/01/86	01/01/86(L)	01/01/86	No
280142#	RANKIN COUNTY *	RANKIN COUNTY	12/13/74	12/15/82	11/05/03	12/15/82	No
280320#	RAYMOND, TOWN OF	HINDS COUNTY	11/03/78	08/01/86	11/18/09	08/01/86	No
280299#	RICHLAND, CITY OF	RANKIN COUNTY	04/28/78	02/02/83	11/05/03	02/02/83	No
280321#	RICHTON, TOWN OF	PERRY COUNTY	11/17/78	04/15/86	04/15/86(M)	04/15/86	No
280110#	RIDGELAND, CITY OF	MADISON COUNTY	06/28/74	09/28/79	03/17/10	09/28/79	No
280322#	RIENZI, TOWN OF	ALCORN COUNTY	11/17/78	09/17/10	09/17/10(M)	09/17/10	No
280173#	RIPLEY,CITY OF	TIPPAH COUNTY	06/07/74	06/18/10	06/18/10(M)	06/04/87	No
280155	ROLLING FORK, CITY OF	SHARKEY COUNTY	05/24/74	09/29/86	09/29/86(M)	09/29/86	No
280022	ROSEDALE,CITY OF	BOLIVAR COUNTY	06/07/74	09/27/85	09/27/85(M)	09/27/85	No
280055A	ROXIE, TOWN OF	FRANKLIN COUNTY	06/07/74	06/17/86	01/06/10(M)	06/17/86	No
280167#	RULEVILLE, TOWN OF	SUNFLOWER COUNTY	05/10/74	05/01/78	05/01/78	05/01/78	No
280261#	SALTILO, TOWN OF	LEE COUNTY		09/18/87	02/03/10	09/18/87	No
280257	SARDIS, CITY OF	PANOLA COUNTY				11/01/10	No

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHB Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
COMMUNITY ADOPTED PANOLA COUNTY FIRM PANELS 280125-0130 B AND 280125-0135 B DATED 06/04/1980.							
280205#	SATARTIA, TOWN OF	YAZOO COUNTY	08/23/74	11/01/79	11/01/79	11/01/79	No
280105	SCHLATER, TOWN OF	LEFLORE COUNTY	08/23/74	09/27/85	09/27/85(M)	09/27/85	No
280334#	SCOoba, TOWN OF	KEMPER COUNTY		09/05/90	09/05/07	10/02/07	No
280280A	SCOTT COUNTY*	SCOTT COUNTY	06/17/77	09/01/87	12/17/10(>)	09/01/87	No
280151A	SEBASTOPOL, VILLAGE OF	SCOTT COUNTY	02/07/75	06/03/86	12/17/10(>)	06/03/86	No
280049#	SEMINARY, VILLAGE OF	COVINGTON COUNTY	08/01/75	04/05/10	04/05/10(M)	11/03/08(E)	No
280171#	SENATOBIA, CITY OF	TATE COUNTY	01/25/74	09/29/78	01/02/09	09/29/78	No
280343#	SHANNON, TOWN OF	LEE COUNTY		10/20/99	02/03/10	02/26/09	No
280152#	SHARKEY COUNTY*	SHARKEY COUNTY	12/09/77	07/17/86	07/17/86(M)	07/17/86	No
280023	SHAW, CITY OF	BOLIVAR COUNTY	06/07/74	06/03/86	06/03/86(M)	06/03/86	No
280024	SHELBY, CITY OF	BOLIVAR COUNTY	10/29/76	09/27/85	09/27/85(M)	09/27/85	No
280296#	SHERMAN, TOWN OF	UNION COUNTY/LEE COUNTY/PONTOTOC COUNTY	06/10/77	09/04/85	08/19/10(M)	09/04/85	No
280034#	SHUBUTA, TOWN OF	CLARKE COUNTY	06/07/74	09/01/91	07/19/00	09/01/91	No
280324	SHUQUALAK, TOWN OF	NOXUBEE COUNTY	12/08/78		01/01/50	03/31/10(E)	No
280106#	SIDON, TOWN OF	LEFLORE COUNTY	08/02/74	03/15/78	03/15/78	03/15/78	No
280226	SILVER CREEK, TOWN OF	LAWRENCE COUNTY	07/11/75		06/04/76	11/03/08(E)	No
280281#	SIMPSON COUNTY *	SIMPSON COUNTY	10/21/77	09/30/80	09/30/80	09/30/80	No
280141	SLEDGE, TOWN OF	QUITMAN COUNTY	06/07/74	09/04/85	09/04/85(M)	09/04/85	No
280306#	SMITH COUNTY *	SMITH COUNTY	04/21/78	07/01/91	12/03/93	07/01/91	No
280325#	SMITHVILLE, TOWN OF	MONROE COUNTY	02/16/79	02/16/79	03/16/88	03/16/88	No
280331#	SOUTHAVEN, CITY OF	DE SOTO COUNTY	04/07/78	09/18/87	06/04/07	09/18/87	No
280124#	STARKVILLE, CITY OF	OKTIBBEHA COUNTY	06/07/74	02/18/81	02/17/10	02/18/81	No
280059	STATE LINE, TOWN OF	GREENE COUNTY	07/18/75	08/19/85	08/19/85(M)	08/19/85	No
280300#	STONE COUNTY*	STONE COUNTY	09/09/77	09/01/87	09/01/87(L)	09/01/87	No
280035#	STONEWALL, TOWN OF	CLARKE COUNTY	06/07/74	08/16/88	08/16/88	08/16/88	No
280194	SUMNER, TOWN OF	TALLAHATCHIE COUNTY	06/14/74	09/04/85	09/04/85(M)	09/04/85	No
280326	SUMRALL, TOWN OF	LAMAR COUNTY	11/03/78	08/19/85	03/02/10	08/19/85	No
280195#	SUNFLOWER COUNTY *	SUNFLOWER COUNTY	11/11/77	09/28/79	09/28/79(M)	09/28/79	No
280168#	SUNFLOWER, TOWN OF	SUNFLOWER COUNTY	05/17/74	07/17/78	07/17/78	07/17/78	No
280206#	TALLAHATCHIE COUNTY *	TALLAHATCHIE COUNTY	10/21/77	12/15/90	12/15/90	12/15/90	No
280235#	TATE COUNTY *	TATE COUNTY	11/29/74	09/27/85	01/02/09	09/27/85	No
280161#	TAYLORSVILLE, TOWN OF	SMITH COUNTY	08/01/75	06/17/86	12/03/93	06/17/86	No
280078	TCHULA, TOWN OF	HOLMES COUNTY	01/23/74	06/17/86	06/17/86(M)	06/17/86	No
280073#	TERRY, TOWN OF	HINDS COUNTY	02/20/76	04/03/78	11/18/09	04/03/78	No
280362#	THAXTON, TOWN OF	PONTOTOC COUNTY		08/19/10	08/19/10	11/16/10	No
280282#	TIPPAH COUNTY*	TIPPAH COUNTY	08/26/77	06/18/10	06/18/10(M)	06/18/10	No
280283#	TISHOMINGO COUNTY*	TISHOMINGO COUNTY	05/12/78	03/15/93	12/17/10(>)	03/15/93	No
280236#	TUNICA COUNTY *	TUNICA COUNTY	01/10/75	07/03/90	10/16/08	07/03/90	No
280196#	TUNICA, TOWN OF	TUNICA COUNTY	06/14/74	01/05/78	10/16/08	01/05/78	No
280100#	TUPELO, CITY OF	LEE COUNTY	06/14/74	04/03/78	02/03/10	04/03/78	No
280197	TUTWILER, TOWN OF	TALLAHATCHIE COUNTY	07/19/74	09/01/86	09/01/86(L)	09/01/86	No
280175#	TYLERTOWN, TOWN OF	WALTHALL COUNTY	06/28/74	07/06/10	07/06/10	09/30/88	No
280237#	UNION COUNTY*	UNION COUNTY	12/13/74	09/03/10	09/03/10(M)	09/03/10	No
280122#	UNION, TOWN OF	NEWTON COUNTY/NESHoba COUNTY	02/07/75	04/15/80	12/17/10(>)	04/15/80	No
280029#	VAIDEN, TOWN OF	CARROLL COUNTY	06/07/74	03/15/78	03/15/78	03/15/78	No
280327#	VARDAMAN, TOWN OF	CALHOUN COUNTY	01/19/79	08/19/10	08/19/10	11/11/94	No
280262#	VERONA, TOWN OF	LEE COUNTY	12/13/74	06/04/87	02/03/10	06/04/87	No

**Table 4: Communities Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Participating in the National Flood Program

CID	Community Name	County	Init FHB Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
280176#	VICKSBURG, CITY OF	WARREN COUNTY	01/18/74	09/29/89	11/05/08	09/29/89	No
280232#	WALLS, TOWN OF	DE SOTO COUNTY		05/03/90	06/04/07	10/02/07	No
280098	WALNUT GROVE, TOWN OF	LEAKE COUNTY	06/28/74		07/16/76	11/01/10(E)	No
280328#	WALNUT, TOWN OF	TIPPAH COUNTY	01/12/79	06/18/10	06/18/10(M)	11/01/07	No
280307#	WALTHALL COUNTY*	WALTHALL COUNTY	02/24/78	07/06/10	07/06/10	08/01/86	No
280198#	WARREN COUNTY*	WARREN COUNTY	05/05/78	11/15/79	11/05/08	11/15/79	No
280177#	WASHINGTON COUNTY*	WASHINGTON COUNTY	10/18/74	09/03/80	09/03/80	09/03/80	No
280187#	WATER VALLEY, CITY OF	YALOBUSHA COUNTY	02/01/74	09/27/85	09/17/10	09/27/85	No
285262#	WAVELAND, CITY OF	HANCOCK COUNTY	06/27/70	09/11/70	10/16/09	09/11/70	No
	The City has annexed Hancock County (285254)FIRM panels 0140c and 0145C dated 09/18/1987.						
280238#	WAYNE COUNTY *	WAYNE COUNTY	12/20/74	08/16/88	08/16/88	08/16/88	No
280182#	WAYNESBORO, CITY OF	WAYNE COUNTY	01/18/74	08/16/88	08/16/88	08/16/88	No
280213	WEBB, TOWN OF	TALLAHATCHIE COUNTY	01/17/75	08/01/86	08/01/86(L)	08/01/86	No
280284#	WEBSTER COUNTY *	WEBSTER COUNTY	02/24/78	09/18/85	01/06/10(M)	09/18/85	No
280215#	WESSION, TOWN OF	COPIAH COUNTY			12/16/08	(NSFHA)	02/11/09
280037#	WEST POINT, CITY OF	CLAY COUNTY	06/21/74	01/05/78	05/03/11(>)	01/05/78	No
280079	WEST, TOWN OF	HOLMES COUNTY	09/06/74	08/05/85	08/05/85(M)	08/05/85	No
280401	WIGGINS, CITY OF	STONE COUNTY			01/01/50	06/27/06(E)	No
280202#	WILKINSON COUNTY *	WILKINSON COUNTY	11/04/77	07/16/90	04/19/10	07/16/90	No
280119#	WINONA, CITY OF	MONTGOMERY COUNTY	08/23/74	07/02/87	09/17/10	07/02/87	No
280308#	WINSTON COUNTY *	WINSTON COUNTY	12/02/77	08/19/85	09/17/10	08/19/85	No
280025	WINSTONVILLE, TOWN OF	BOLIVAR COUNTY	07/19/74		01/01/50	04/02/10(E)	No
280068#	WOODLAND, VILLAGE OF	CHICKASAW COUNTY			01/06/10	(NSFHA)	01/06/10
280359#	WOODVILLE, TOWN OF	WILKINSON COUNTY			04/19/10	04/19/10	04/19/10
280189#	YAZOO CITY, CITY OF	YAZOO COUNTY	06/21/74	04/15/80	04/15/80	04/15/80	No
280199#	YAZOO COUNTY *	YAZOO COUNTY	09/13/74	09/28/79	09/28/79	09/28/79	No

Summary:

Total In Flood Program	316
Total In Emergency Program	14
Total In the Regular Program	302
Total In Regular Program with No Special Flood Hazard	9
Total In Regular Program But Minimally Flood Prone	88

**Table 5: Communities NOT Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Not in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Sanction Date	Tribal
280333#	ALGOMA, TOWN OF	PONTOTOC COUNTY		08/19/10	08/19/10	08/19/11	No
280310#	ARTESIA, TOWN OF	LOWNDES COUNTY		09/07/98	02/18/11	09/07/99	No
280089A	BASSFIELD, TOWN OF	JEFFERSON DAVIS COUNTY	07/30/76	12/17/10	12/17/10	07/30/77	No
280298#	BIG CREEK, VILLAGE OF	CALHOUN COUNTY		08/19/10	08/19/10	08/19/11	No
280403#	BOGUE CHITTO, CITY OF	NESHoba COUNTY		05/20/10	05/20/10	05/20/11	No
280054#	BUDE, TOWN OF	FRANKLIN COUNTY	06/07/74	09/01/86	01/06/10	09/01/86(S)	No
280347#	CALEDONIA, TOWN OF	LOWNDES COUNTY		09/07/98	02/18/11	09/07/99	No
280251#	DECATUR, TOWN OF	NEWTON COUNTY		12/17/10	12/17/10	12/17/11	No
280351#	DUMAS, TOWN OF	TIPPAH COUNTY		06/18/10	06/18/10	06/18/11	No
280133#	ECRU, TOWN OF	PONTOTOC COUNTY	02/01/74	09/04/86	08/19/10	09/04/86(S)	No
280188	EDEN, VILLAGE OF	YAZOO COUNTY	07/19/74		07/19/74	07/19/75	No
280352#	FALKNER, VILLAGE OF	TIPPAH COUNTY		06/18/10	06/18/10	06/18/11	No
280270#	FRANKLIN COUNTY*	FRANKLIN COUNTY	11/04/77	01/06/10	01/06/10	11/04/78	No
280084#	FRENCH CAMP, TOWN OF	CHOCTAW COUNTY		09/28/07	09/28/07	09/28/08	No
280117#	GATTMAN, VILLAGE OF	MONROE COUNTY	07/19/74	03/16/88	03/16/88	07/19/75	No
280137#	GLEN, TOWN OF	ALCORN COUNTY		09/17/10	09/17/10	09/17/11	No
280353#	GOLDEN, VILLAGE OF	TISHOMINGO COUNTY		12/17/10	12/17/10	12/17/11	No
280311#	HICKORY, TOWN OF	NEWTON COUNTY		12/17/10	12/17/10	12/17/11	No
280250#	KILMICHAEL, TOWN OF	MONTGOMERY COUNTY		09/17/10	09/17/10	09/17/11	No
280062#	KOSSUTH, VILLAGE OF	ALCORN COUNTY		09/17/10	09/17/10	09/17/11	No
280315#	LEARNED, TOWN OF	HINDS COUNTY	11/10/78	11/18/09	11/18/09	11/10/79	No
280204	LENA, TOWN OF	LEAKE COUNTY	10/25/74		10/25/74	10/25/75	No
280273#	LINCOLN COUNTY*	LINCOLN COUNTY	02/17/78	03/18/91	02/03/10	02/17/79	No
280316#	LOUIN, TOWN OF	JASPER COUNTY	10/27/78		10/27/78	10/27/79	No
280241#	MEADVILLE, TOWN OF	FRANKLIN COUNTY		01/06/10	01/06/10	01/06/11	No
280360#	OAKLAND, TOWN OF	YALOBUSHA COUNTY		09/17/10	09/17/10	09/17/11	No
280258#	OSYKA, TOWN OF	PIKE COUNTY		06/18/10	06/18/10	06/18/11	No
280219	PACHUTA, TOWN OF	CLARKE COUNTY	11/08/74	04/02/86	04/02/86	08/18/03(W)	No
280404#	SANDERSVILLE, TOWN OF	JONES COUNTY		09/29/10	09/29/10	09/29/11	No
280323#	SILVER CITY, TOWN OF	HUMPHREYS COUNTY	09/14/79		09/14/79	09/14/80	No
280363#	SOSO, TOWN OF	JONES COUNTY		09/29/10	09/29/10	09/29/11	No
280253#	STURGIS, VILLAGE OF	OKTIBBEHA COUNTY		02/17/10	02/17/10	02/17/11	No
280248#	TAYLOR, VILLAGE OF	LAFAYETTE COUNTY		11/26/10	11/26/10	11/26/11	No
280364#	TISHOMINGO, TOWN OF	TISHOMINGO COUNTY		12/17/10	12/17/10	12/17/11	No
280263#	TOCCOPOLA, TOWN OF	PONTOTOC COUNTY	12/13/74	08/19/10	08/19/10	12/13/75	No
280085#	WEIR, TOWN OF	CHOCTAW COUNTY		09/28/07	09/28/07	09/28/08	No
280239#	YALOBUSHA COUNTY*	YALOBUSHA COUNTY		09/16/88	09/17/10	09/16/88(S)	No

Summary:

Total Not in Flood Program	37
Total Suspended from Emergency Program	0
Total Suspended from Regular Program	3
Total Withdrawn Communities Not In Program	0
Total Not In Program With Hazard Area Identified	37
Total Not In Program With Hazard Area Identified < 1 Year	19

**Table 5: Communities NOT Participating in the National Flood Insurance Program
Federal Emergency Management Agency**

Community Status Book Report

MISSISSIPPI

Communities Not in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Sanction Date	Tribal
-----	----------------	--------	----------------------	----------------------	-------------------	---------------	--------

Legend:

- (E) Indicates Entry In Emergency Program
- NSFHA No Special Flood Hazard Area - All Zone C
- (>) Date of Current Effective Map is after the Date of This Report
- N/A Not Applicable At This Time
- (S) Suspended Community
- (W) Withdrawn Community
- (M) No Elevation Determined - All Zone A, C and X
- (L) Original FIRM by Letter - All Zone A, C and X