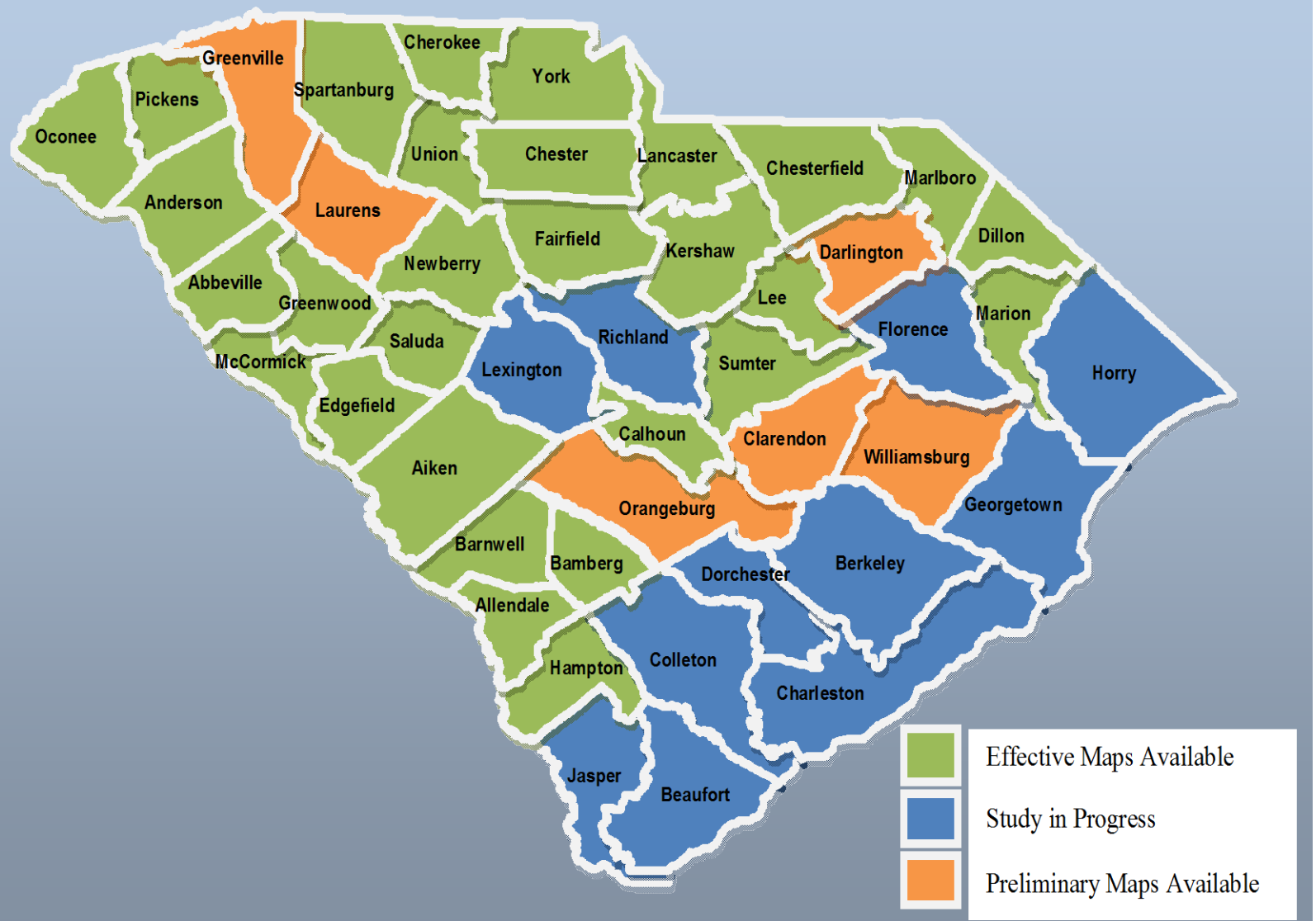STATUS OF FLOOD INSURANCE RATE MAP STUDIES