



Nebraska Department of Natural Resources

Floodplain Management for Local Officials



June 2002

We're Here to Help!

NDNR Offers Technical Assistance

The Floodplain Management staff of the Department of Natural Resources provides technical assistance to communities in the following areas.

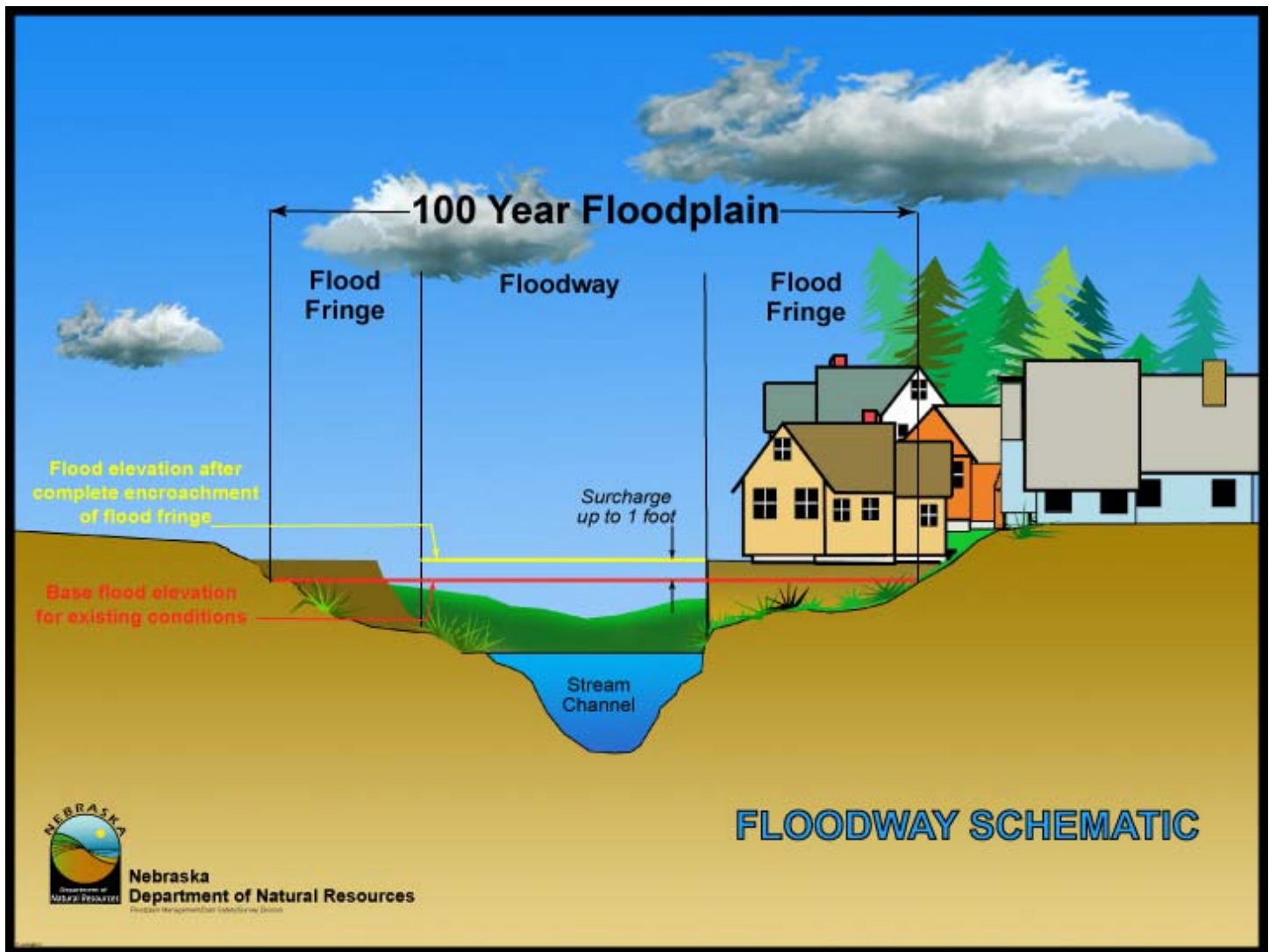
- **Countywide mapping of special flood hazards.** Currently only one half of the unincorporated areas of Nebraska have been mapped for flood hazard. As a participant in The Federal Emergency Management Agency's Cooperative Technical Partners program, NDNR is developing flood hazard information that will be incorporated in Flood Insurance Rate Maps (FIRMs) for counties in Nebraska that have not been mapped. In Fiscal Year 2000, five (5) Nebraska counties were mapped. In FY2001, seven (7) additional counties will have flood hazards identified.
- **Outreach and Education.** NDNR staff is available to assist community officials if administrative issues arise that require guidance. Many communities in Nebraska have participated in the NFIP for 15 to 20 years with no contact from State or Federal program staff. NDNR has a goal to visit each floodplain administrator in Nebraska to discuss floodplain management, one-on-one, to ensure that floodplain administrators understand this important program.
- **Mitigation Planning.** Communities wishing to develop flood mitigation plans can request assistance from NDNR staff. NDNR's Internet site contains Nebraska's "[2001 Community Flood Mitigation Planning Handbook](#)," a helpful guide to start this planning process.
- **Base Flood Elevations.** Many communities regulate floodplain development using Flood Insurance Rate Maps (FIRMS) that do not

include elevation information needed to regulate floodplain development. When Requested, NDNR staff will develop elevation data for communities to use to regulate new development in special flood hazard areas.

How Floodplain Management Works With the National Flood Insurance Program (NFIP)

Escalating costs of federal relief for flood disasters led Congress to establish the National Flood Insurance Program (NFIP) in 1968. This program provided a mechanism to make flood insurance available for people living at risk to protect themselves from the damages caused by flooding. This is a voluntary program between the community and the Federal government. It provides federally backed flood insurance within communities that pass and enforce regulations designed to reduce flood damages to new and substantially improved structures. These regulations also control other development occurring within the floodplains of the community.

The construction of new buildings in the floodplain is regulated to ensure that the lowest floor is sufficiently elevated to prevent inundation by floodwater from a 100-year flood. Developers must demonstrate that their projects, in conjunction with other existing and anticipated development, do not increase the depths of the 100-year flood in excess of one foot at any location. The 100-year flood is the flood with a 1% chance of being equalled or exceeded in any given year. The 100-year flood has a 25% chance of occurring over the term of a typical 30-year home loan.



Development may take place within the identified flood hazard areas if it complies with the local floodplain management regulations that meet minimum Federal/State requirements.

Federal disaster assistance was and is not available for disasters not declared by the President. Disaster assistance for declared disasters does not provide for individual recovery other than housing assistance and limited repair to structures to meet health and safety requirements. Repairs, not covered by insurance, may be eligible for low interest loans from the Government. Those loans must be repaid with interest. A low interest loan for \$50,000 requires a monthly payment of around \$300 for 20 years. \$300 dollars is the average annual premium of a \$50,000 flood policy.

Flood insurance is required for insurable structures within the flood hazard areas as a condition of receipt of Federal or Federally related financing.

The following list outlines key aspects of the Federal, state and local roles in implementing the NFIP.

Community's Role:

- Volunteer to join the NFIP and make application.
- Appoint a floodplain administrator for the community.
- Adopt a resolution to comply with minimum requirements of the NFIP
- Adopt into law floodplain management regulations that meet or exceed the minimum NFIP standards and any state statutes.
- Implement administrative procedures for managing development in the SFHA
- Enforce development standards adopted in the local floodplain management ordinance.
- Maintain adequate files on all development in the flood hazard areas.
- Maintain flood maps in a public repository for public inspections.
- Notify property owners of flood risk.
- Make property determinations for citizens living within or around the identified flood hazard

areas for public safety and development purposes.

- Inform the State and FEMA of any changes to the floodplain that would affect the flooding conditions.

State's Role:

- Appoint State agency to manage floodplain management program based on state law.
- Enact legislation enabling communities to regulate development within flood prone areas.
- Guide and assist local communities in developing, implementing and maintaining local floodplain management regulations based on Federal standards.
- Provide communities and the general public information on State and Federal requirements for land development within flood hazard areas.
- Review State projects for floodplain compliance.
- Insure state owned property within flood hazard areas.
- Partner with FEMA in implementing its role at the community level.

FEMA's Role:

- Identify and map communities' flood hazard areas.
- Revise flood maps based on technical data.
- Notify the community of the flood risk.
- Provide the State and communities with corrective and preventive, measures for reducing flood damages.
- Provide State and communities with technical assistance in implementing sound floodplain management measures in the pre- and post-flood environment.
- Evaluate implementation of the flood loss reduction goals supported in the NFIP Act of 1968.
- Establish insurance rates based on identified risk.
- Make flood insurance and disaster assistance available as financial protection against flood losses.

Letters of Map Revision Based on Fill

On May 4, 2001, a Final Rule was published in the Federal Register that has a significant impact on floodplain management. CFR 44 Part 65, the federal regulations covering letters of map changes was amended. Letters of Map Revision applications

(LOMR-F) will now require the community to include an Acknowledgement of Placement of Fill form that includes the community's agreement of responsibility to ensure that any structure placed on that tract of land will not be damaged from water associated with the 100-year flood. FEMA has produced **Technical Bulletin 10-01 "Ensuring That Structures Built on Fill in or Near Special Flood Hazard Areas Are Reasonably Safe From Flooding in accordance with the National Flood Insurance Program."** This bulletin is available from FEMA's Internet site at <http://www.FEMA.GOV>.

Has Your Community Considered the Community Rating System (CRS)?

Nationwide, 66% of the policies in the National Flood Insurance Program are currently located in communities participating in the Community Rating System (CRS). This program rewards policyholders in CRS communities with 5% to 45% reductions in flood insurance premiums for administering exemplary floodplain management programs that exceed Federal minimum standards.

Currently only Lincoln and Fremont participate in CRS in Nebraska. It may be in the interest of your community to consider participating.

The State of Nebraska is a partner in this program. By managing your floodplains to current State standards, your community has already earned 1/3 of the 500 points needed to meet the initial 5% reduction. You may be currently providing services to reach a 5 or 10% reduction with a minimum of additional activity. Primary activities and average points include:

• Use FEMA Elevation Certification	72
• Place Information in Library	22
• Provide Information to Requestors	15
• Floodplain Management Plan	80
• Real estate disclosure	21
• Maintain Open Space (% based) – up to	900
• Drainage Maintenance and Inspection	250

Communities must apply to FEMA for participation and must have a community visit by FEMA regional staff to audit the community's floodplain management program prior to entry. Assistance is available to facilitate your entry. Contact NDNR's mitigation specialist, Steve McMaster, by phone at 402.471.3957 or at smcmaster@dnr.state.ne.us for further information.

Floodplain Management CONTACTS

Nebraska NDNR

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- Division Head – Brian Dunnigan, P.E.
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- Mitigation: - Steve McMaster:
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E-mail: smcmaster@dnr.state.ne.us
- Program Information – Bill Jones, C.F.M.
Phone: 402.471.3932
E-mail: bjones@dnr.state.ne.us
- Engineering – James Williams, P.E.
Phone: 402.471.2936
E-mail: jwilliams@dnr.state.ne.us

FEMA Region VII

- Nebraska Coordinator – Pam Soper
Phone: 816.283.7008
E-mail: pam.soper@fema.gov

FEMA Region VII
Natural & Technical Hazards Division
2323 Grand Boulevard, Suite 900
Kansas City, MO 64108-2670

Flood Insurance – Region VII

- Marketing Manager – Dean Ownby
- Insurance Specialist – Sonja Wood
601 North Mur-Len
Suite 13-B
Oletha, KS 66062
Phone: 913.780.4238
E-mail: nfipvii@hotmail.com

INTERNET

- Federal Emergency Management Agency:
<http://www.FEMA.GOV>
- Nebraska Department of Natural Resources:
<http://www.dnr.state.ne.us>

Are You Certified?

On August 31, 2001, four Nebraskans working in floodplain management took the examination for registration as Certified Floodplain Managers at the Nebraska State Office Building. Two applicants were city floodplain management staff, one was a professional engineer, and one was a state government employee. The Association of State Floodplain Managers offers this certification to individuals to enhance the knowledge and performance of local, state, federal and private-sector floodplain managers. Information about the exam, study guide and reading list are available from the ASFPM Internet site at: <http://www.flood.org>, or you can contact one of NDNR's floodplain management staff to obtain a compact disk containing the study guide and application information. Brian Dunnigan, head of NDNR's Floodplain Management/Dam Safety Division, proctored the 3-hour examination in August. If there is interest, NDNR staff would proctor testing for interested parties at some convenient time/location in the future.

WORKSHOPS

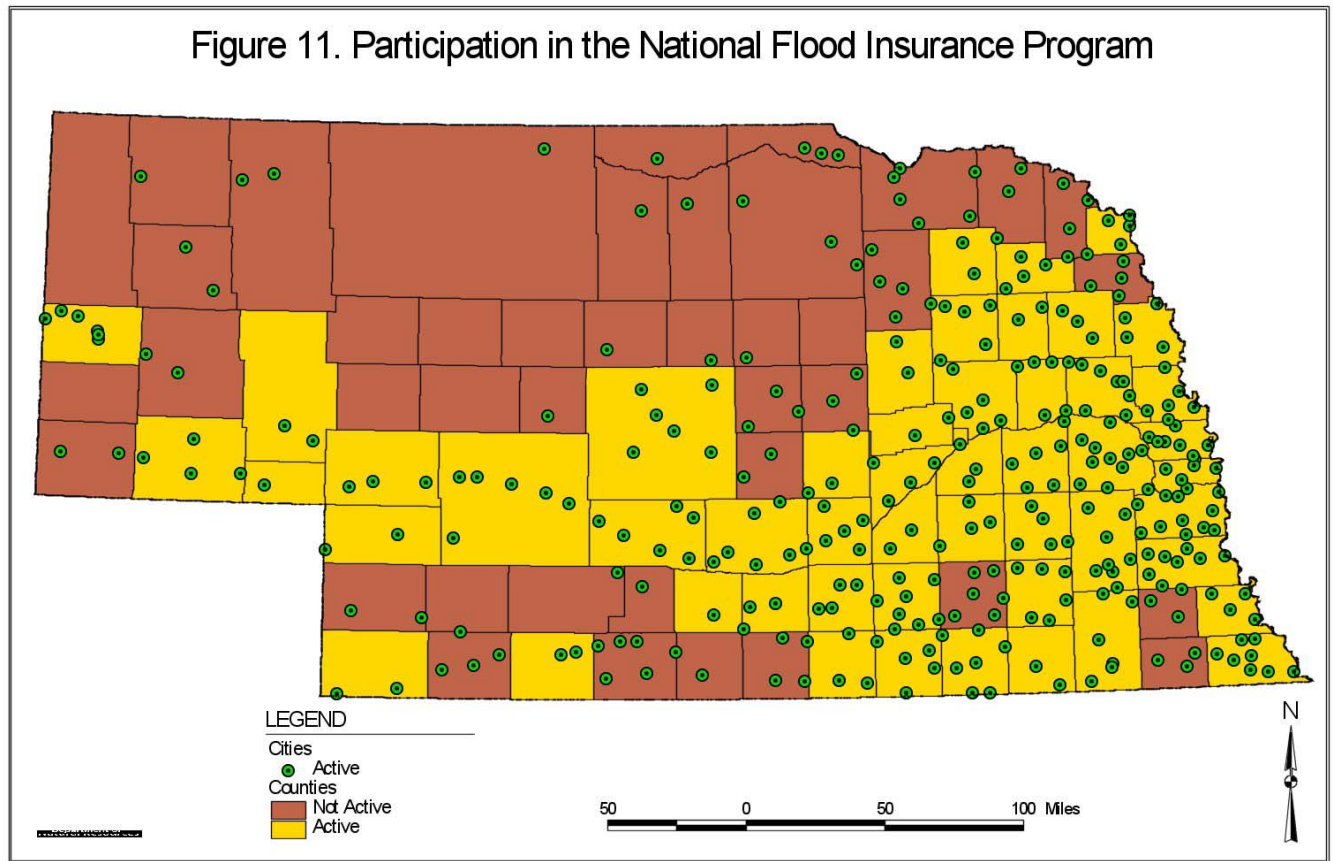
For Lenders, Agents, and Floodplain Management Administrators

A series of flood insurance workshops conducted by Computer Science Corporation will be held August. NDNR will conduct additional training in conjunction with these sessions focusing on floodplain management. From 8 a.m to 12:00 p.m. the insurance seminar will cover flood insurance, with emphasis toward lenders and insurance and real-estate agents. From 1:00 to 3:30 p.m. floodplain management will be discussed. Floodplain administrators are invited to attend the insurance seminars at no cost. Administrators are welcome to attend either or both sessions

- *August 6 – Grand Island*
Central Platte NRD 215 North Kaufman Avenue
- *August 7 – Lexington*
Grand Generation Center, 407 East 6th
- *August 8 – North Platte*
United Nebraska Bank, 111 South Dewey
- *August 20 – Omaha*
Mutual of Omaha, 3202 Farnam
- *August 21 – Columbus*
Columbus Council Chambers, 1369 25th Ave.
- *August 22 – Lincoln*
Continental Western Group, 3641 Village Drive

*For additional information, contact NDNR or CSC

Figure 11. Participation in the National Flood Insurance Program



Communities Participating in the NFIP

- | | | | |
|-----------------|-----------------|-----------------|-----------------|
| Adams County | Brock | Dakota City | Fullerton |
| Adams | Broken Bow | Dakota County | Gage County |
| Ainsworth | Brule | Dannebrog | Garden County |
| Albion | Bruno | Dawson County | Geneva |
| Alda | Buffalo County | Decatur | Genoa |
| Allen | Burt County | Denton | Gering |
| Alliance | Burwell | Deshler | Gibbon |
| Amherst | Bushnell | Deuel County | Gothenburg |
| Anselmo | Butler County | Dewitt | Grand Island |
| Ansley | Cairo | Dix | Greeley |
| Arcadia | Cambridge | Dodge County | Greenwood |
| Arlington | Campbell | Dodge | Guide Rock |
| Ashland | Cass County | Doniphan | Gurley |
| Auburn | Cedar Bluffs | Douglas County | Hall County |
| Aurora | Cedar Creek | Douglas | Hamilton County |
| Avoca | Cedar Rapids | Dunbar | Hartington |
| Axtell | Central City | Duncan | Harvard |
| Bassett | Ceresco | Dundy County | Hastings |
| Battle Creek | Chapman | Dunning | Hay Springs |
| Bayard | Chappell | Eagle | Hebron |
| Beatrice | Cheyenne County | Edgar | Henderson |
| Beaver City | Clarks | Elgin | Hershey |
| Beaver Crossing | Clarkson | Elkhorn | Hickman |
| Beemer | Clay Center | Elm Creek | Holdrege |
| Bellevue | Clay County | Emerson | Holstein |
| Benedict | Clearwater | Eustis | Homer |
| Bennet | Colfax County | Exeter | Hooper |
| Bennington | Columbus | Fairbury | Hoskins |
| Blair | Cortland | Fairmont | Howard County |
| Blue Hill | Cozad | Falls City | Howells |
| Blue Springs | Crawford | Firth | Hubbell |
| Boelus | Creighton | Fort Calhoun | Humboldt |
| Boone County | Crete | Franklin County | Indianola |
| Boystown | Crofton | Franklin | Inglewood |
| Brady | Culbertson | Fremont | Inman |
| Bridgeport | Cuming County | Friend | Ithaca |
| Bristow | Custer County | Frontier County | |

Jackson
Jefferson County
Juniata
Kearney County
Kearney
Keith County
Kennard
La Vista
Lancaster County
Lawrence
Leigh
Lewellen
Lexington
Lincoln County
Lincoln
Lindsay
Linwood
Litchfield
Lodgepole
Louisville
Loup City
Lyman
Lynch
Lyons
Madison County
Madison
Madrid
Malmo
Maxwell
McCook
McCool Junction
Mead
Meadow Grove
Merrick County
Milford
Minden
Mitchell
Mullen
Murray
Nance County
Nebraska City
Nehawka
Neligh
Nelson
Nemaha County
Newcastle
Newman Grove
Niobrara
Norfolk
North Bend
North Loup
North Platte
Nuckolls County
O'neill
Oakland
Odell
Ogallals
Omaha
Orchard
Ord
Orleans
Osceola
Oshkosh
Osmond
Otoe County
Otoe
Overton
Palisade
Papillion
Pawnee City
Paxton
Pender
Perkins County
Peru
Petersburg
Phelps County
Pierce County
Pierce

Pilger
Platte Center
Platte County
Plattsmouth
Pleasanton
Polk County
Ponca
Potter
Prague
Ralston
Randolph
Ravenna
Raymond
Red Cloud
Red Willow County
Richardson County
Riverton
Rogers
Rulo
Rushville
Salem
Saline County
Sargent
Sarpy County
Saunders County
Schuyler
Scotts Bluff County
Scottsbluff
Scribner
Seward County
Seward
Shelton
Shickley
Sidney
Silver Creek
Snyder
South Bend
South Sioux City
Spencer
Sprague
Springfield
St. Edward
Stanton County
Stanton
Steele City
Sterling
Stratton
Stromsburg
Stuart
Sumner
Superior
Sutherland
Sutton
Swanton
Syracuse
Table Rock
Taylor
Tecumseh
Tekamah
Terrytown
Thayer County
Tilden
Trenton
Ulysses
Unadilla
Union
Valley
Valparaiso
Venango
Verdigre
Wahoo
Wakefield
Walthill
Washington County
Washington
Waterloo
Wauneta
Waverly

Wayne County
Wayne
Webster County
Weeping Water
West Point
Weston
Wilber
Wilcox
Wilsonville
Winnebago Indian Tribe
Winnebago
Winslow
Wisner
Wolbach
Wood River
Wymore
York County
York
Yutan

Communities Sanctioned/Suspend ed from the NFIP

Antelope County
Arnold
Arthur
Ashton
Atkinson
Barneston
Belgrade
Bellwood
Big Springs
Bladen
Bloomfield
Box Butte County
Brunswick
Chadron
Clatonia
Cody
Craig
Curtis
Davey
Diller
Elk Creek
Farnam
Hallam
Hardy
Hildrety
Humphrey
Laurel
Maywood
Naponee
Panama
Plainview
Polk
Santee
Scotia
Sheridan
Stockham
Talmage
Thedford