

Floodplain Administrator Spotlight: Joel Hansen, City of Wayne

By Elijah Kaufman

A recent Community Assistance Visit with the City of Wayne, Nebraska, demonstrated the importance of a community understanding their floodplain regulations, and educating the public about the community's flood risk to encourage safe development. Joel Hansen has served the City of Wayne as the Street and Planning Director and Zoning Administrator since 2017. During his tenure, Joel experienced the flooding of 2019 firsthand, and saw the value of enforcing the floodplain regulations the community had established in years prior. The Nebraska Department of Natural Resources (NeDNR) recently had the pleasure of speaking with Joel about his experiences with being the floodplain administrator, and here is what he had to say:



City of Wayne Floodplain Administrator Joel Hansen is one of Nebraska's many seasoned floodplain administrators. Photo courtesy Joel Hansen.

What parts of the job have you found to be most rewarding or interesting?

The most rewarding aspect of the floodplain administrator role for me is knowing that I am helping protect people's property by enforcing our ordinance. Sometimes people can be short sighted and want to do things that may not be in their best interest long term. Either by building where they should not, or by doing as little as possible when elevating the structure or bringing in fill. My role is as much about education as it is enforcement.

What lessons learned from the 2019 flooding would you like to pass-on to other FPAs?

Thankfully, the 2019 flood had very little impact on our community. The only homes we were aware of that had water enter them were well away from the flood zone and involved improper grading around their house which led to melting snow and rain in their own yards being the culprit. Our newest subdivision that was built on elevated fill within the 100-year floodplain did stay dry, which showed the value of our ordinance requiring the fill to be 1 foot above the Base Flood Elevation.

What is your greatest success in achieving flood resiliency in your community?

Our greatest success would probably be that the 2019 flood did not impact any buildings in our community within the regulatory floodplain. It showed the benefits and importance of the floodplain management program in Wayne.

- See [Spotlight](#) cont. on page 3.

Features of the New Elevation Certificate

By Chuck Chase

FEMA released the new Elevation Certificate (EC) in July of 2023. Copies of the EC may be downloaded from FEMA's website or [NeDNR's Digital Desk Reference](#). Please download a copy and review it as you read along. An important note: when downloading the new EC, it may not display if attempting to open the document from your browser. Instead, you need to download the EC to your computer, then open it from your saved file rather than the internet.

The new EC improves alignment with the new flood insurance rating methodology. Beyond simply adding new fields, the EC methodology itself was also changed. If the pictures count as a separate section, there are ten sections to the new EC and only two of them require a person to hire a surveyor to complete. Also, those sections are not required for insurance rating, or for compliance in certain flood zones. Therefore, anyone can fill out an EC for improved insurance rating.

By far, the most notable change is that an EC is not required for insurance rating. However, with the new form and the National Flood

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Flood Insurance Discount Tool

By Adele Phillips

A property's flood insurance premium is based on several factors. A property owner can reduce their flood insurance costs by taking a few key actions, including:

- Choosing a higher deductible,
- Providing an elevation certificate,
- Encouraging and supporting community-level risk mitigation, and
- Lowering your home's flood risk.

The amount you pay for National Flood Insurance Program flood insurance has a lot to do with how much risk is associated with your property. To get discounts on insurance cost, a home owner can consider several mitigation options, such as:


- Elevating utilities,
- Installing flood openings,
- Filling in basements,
- Elevating the property,
- Relocating a home or business.

FEMA has a new tool for property owners to see how certain building features or improvements can lead to reduced insurance costs. Go to <https://www.floodsmart.gov/flood-insurance-discount-tool> to enter your building's characteristics to see what amount of discount to which you may be eligible. ■

Foundation Type	First Floor Height	Mitigation Discount	Total Discount
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Total Discount ⓘ

Based on the information provided, your building may be eligible for a 23.1% discount.




Foundation Type: Crawlspace
(Including Subgrade Crawlspace)

First Floor Height: 2 ft

Machinery & Equipment (M&E): Yes

Flood Openings: Yes

Total Estimated Discount



23.1 %

*Discount based on eligibility.

Back
Start Over

The Flood Insurance Discount Tool is an easy-to-use interface which calculates an approximate flood insurance discount after inputting various building characteristics. Click on the image above or go to <https://www.floodsmart.gov/flood-insurance-discount-tool> to explore the tool and learn how insurance costs can be reduced.



Scholarship Opportunity

Application deadline: February 1, 2024

The Association of State Floodplain Managers (ASFPF) Foundation Future Leaders Scholarship is up to \$20,000 per year for two years available to a student entering their junior year in a 4-year undergraduate degree program or entering the last two years of a 5-year or dual degree undergraduate program and studying in a field related to floods and flood management. The funds are for undergraduate work only. The funds will pay the recipient's college or university directly for any tuition costs which exceed any existing financial aid or scholarships up to \$20,000 per year. Funds remaining after tuition payment may be used for other educational expenses, room and board in a college dormitory, or an equivalent stipend if living off campus. To learn more and to apply visit <https://www.asfpf.org/scholarships> ■

Spotlight continued from page 1.

What has been the most challenging aspect of the role and how do you handle the challenges?

As the Floodplain Administrator (FPA) in a smaller community I have to wear several other hats as well. We have relatively few developed properties which actually lay in the 100-year floodplain. Thus, one of the most challenging aspects is retaining the knowledge of the job since I don't work with it on a regular basis compared to the other hats I wear everyday. In order to combat that issue, I've learned that the NeDNR is just a phone call away and they are great at providing assistance.

What advice do you have for novice floodplain administrators?

For a novice FPA the first suggestion I would have would be to actually read your floodplain ordinance. When I first took over the job, I was also assigned to be the Zoning Administrator. The floodplain was a relatively small part of the code, and it was quite some time before I even got to that section as part of my learning curve. I was sent to a one-day training session put on by NeDNR and that was also very helpful. My biggest piece of advice would be to not be afraid to reach out to NeDNR whether it be for virtual training or just to ask questions about a specific situation you may encounter. It's difficult to be an expert at everything and so it's best to rely on the folks who work with this stuff on a daily basis. ■

New EC continued from page 1.

Insurance Program's (NFIP) new Flood Insurance Rating Methodology, it is possible for an EC to be used to potentially lower the insurance rates for the homeowner. The good news is that only sections A, B, H, I and four photographs of the structure are required for an EC to potentially reduce insurance rates. Also, almost anyone is allowed to take measurements and complete the EC sections, including the owner, the contractor, or a surveyor.

Sections A and B address basic information about the property, including location, type of structure, and the Flood Insurance Rate Map (FIRM). A typical property owner may be unfamiliar with much of this information, specifically items related to engineered vents, Base Flood Elevations (BFEs), or horizontal and vertical datum.

Sections H and I require the height of the first floor above the Lowest Adjacent Grade (LAG) and certification by the individual providing the measurement. This height can be determined using any method deemed appropriate, meaning an official survey is not required. For flood insurance purposes, the elevation of the area below the lowest living floor is of little importance since there is limited coverage available for items in a basement or enclosure. In the past, if there were two adjacent homes with the first living floor of each at one foot above BFE and one was slab on grade and the other had a basement 7 feet

below BFE, the insurance rate for the second home was significantly higher even though items in the basement were not covered by insurance.

The elevation of equipment is considered in the new rating methodology. However, rather than requiring the equipment to be surveyed to establish its elevation, item H2 is simply a "yes" or "no" question: "Is the lowest machinery or equipment elevated at least to the level shown in the diagram based on the foundation of the structure?"

As stated, a property owner or their contractor can complete and submit an EC to potentially lower their NFIP insurance premium. Even better is that if data from a new EC indicates a higher rate than systematically calculated by FEMA, you will pay the lower of the two rates. Therefore, there is no downside to submitting an EC to attempt to lower your insurance rates. You can even submit an EC to lower your rates if your home is outside the regulatory floodplain!

Of course, for permitting and any type of Letter of Map Change (LOMC), a survey is required. The surveyed elevation of the lowest floor, including basement, is very important in these instances. Section C and D need to be completed by a licensed surveyor or

- See **New EC** cont. on page 4.

Wayne Open House

By Deanna Ringenberg

NeDNR held a Public Open House in the Wayne City Auditorium on Wednesday, December 6th. The meeting was part of an ongoing floodplain mapping project in Wayne County. The public was invited to attend the meeting and ask questions or voice their concerns to the staff. NeDNR brought mapping specialists,

National Flood Insurance Program (NFIP) experts, and engineers. The public was encouraged to find their homes in the preliminary floodplain and discuss how the new mapping may affect them in the future. Topics discussed included: insurance requirements based on federally backed mortgages, the future effectiveness of Letters of Map Change (LOMCs), and the methods used to determine the

floodplain boundaries. Before the Open House, NeDNR held a Consultation Coordination Officers (CCO) meeting with local officials and those officials stayed to answer citizens' questions. The preliminary mapping can be viewed on our online map viewer, ne.gov/go/floodriskmap. We anticipate that the mapping will go effective in Spring of 2026. Please contact our office if you have any questions. ■

New EC continued from page 3.

engineer. A surveyor can fill out any and all sections of the new EC with the exception of Section G.

Section G can only be filled out by the Floodplain Administrator (FPA) and is always recommended. A FPA can complete the form themselves for several purposes. However, if the FPA fills out any part of the EC, Section G must be completed to certify the information the FPA provided. Section G is also required if the community is in the Community Rating System (CRS) and the EC is being used for permitting purposes.

Another important improvement with the new EC are the changes to

the instructions. It is recommended that you familiarize yourself with them, as there are many changes not covered in this brief article. FEMA has provided an in-depth training video on the changes to the EC, available here: https://www.youtube.com/watch?v=8_iYHiouQMA







With improved instructions, better alignment with the new rating methodology, and increased flexibility in the EC completion permissions; the new EC is a more streamlined product. However, these improvements mean that FPA scrutiny of the EC and completion of section G are more important than ever. ■

Your Suggestions Welcome!

What common permitting situations you have experienced in your community and would like to see discussed in the NeDNR Floodplain newsletter?

Please send suggestions to Adele Phillips at Adele.Phillips@Nebraska.gov

Foundation Type Diagrams (for use in Section H)

<p>Slab on Grade (Non-Elevated)</p>  <p>Corresponds to EC Diagrams 1A, 1B and 3</p> <p>Note: If the building has more than one floor, the Machinery and Equipment should be on the second floor or higher.</p>	<p>Elevated without Enclosure on Posts, Piles, or Piers</p>  <p>Corresponds to EC Diagram 5</p>
<p>Basement (Non-Elevated)</p>  <p>Corresponds to EC Diagrams 2A, 2B and 4</p>	<p>Elevated with Enclosure on Posts, Piles, or Piers</p>  <p>Corresponds to EC Diagram 6</p>
<p>Crawlspace (Elevated, including Non-Elevated Sub-Grade Crawlspace)</p>  <p>Corresponds to EC Diagrams 8 and 9</p>	<p>Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls)</p>  <p>Corresponds to EC Diagram 7</p>

The above diagrams are found on page 8 of the EC instructions document, FEMA Form FF-206-FY-22-152. Consult this graphic when answering H2: "Is the lowest machinery or equipment elevated at least to the level shown in the diagram based on the foundation of the structure?"

Training and Events

01.17 - .18 □
Basics of the NFIP
 9:00 AM - 11:00 AM

This is a two-part course offered by the Kansas Department of Agriculture for officials responsible for administrating their local floodplain management ordinance, as well as those who work closely with floodplain management. This is a beginner class and an introduction to the National Flood Insurance Program (NFIP) and floodplain management. The focus is on the NFIP and concepts of floodplain management, maps and studies, ordinance administration and the relationship between floodplain management. For more information visit this [link](#).

02.21 - .22 ■
Floodplain Management Workshop and Floodplain Day
 8:00 AM - 4:30 PM
 Broken Bow, NE

Save the date to join NeDNR's Floodplain Section, Nebraska Department of Environment and Energy, Nebraska Emergency Management Agency, National Weather Service, U.S. Army Corps of Engineers, Nebraska Game & Parks, FEMA Region 7, Hall County Emergency Management, and other partner agencies for 2 days of FREE back-to-back training including a hands-on tabletop exercise, and presentations on a wide array of floodplain related topics. This training is suitable for anyone responsible for floodplain development, administration, and disaster recovery. FEMA will fund a limited number of scholarships that may reimburse travel related expenses such as hotel, mileage, and meals for Nebraska's Floodplain Administrators. You may attend on one or both days. For more information visit this [link](#).

01.18 □
Floodplain Development Permitting with Confidence
 1:30 PM - 2:30 PM

Join Chuck Chase with NeDNR for an informative 1-hour virtual class on the fundamentals of permitting for floodplain management. This class is suitable for both novice and seasoned floodplain administrators, as well as any community members that review floodplain development permit applications. The class will cover the following topics, and more: NeDNR's Model Floodplain Development Permit Application, NeDNR's Floodplain Interactive Map, and when Elevation Certificates are required. To learn more, visit this [link](#).

01.18 □
Basic NFIP 101
 11:30 AM - 12:30 PM

As part of the Missouri State Emergency Management Agency's (MoSEMA) Lunch & Learn series, register now to learn the foundations of the NFIP. For more information about other lunch and Learn classes and to register, visit this [link](#). Future topics include:

- Writing Floodplain Development Permits - 02/15/2024
- Preparing for Post-Disaster Responsibilities - 03/28/2024

03.21 - .22 ■
2024 Tools of Floodplain Management
 Day 1: 1:00 PM - 5:00 PM
 Day 2: 8:00 AM - 3:00 PM
 Jefferson City, MO

This free, 2-day course designed for local floodplain administrators covers various day-to-day activities, incorporating updated NFIP information and forms. Designed to provide basic knowledge of the NFIP. We recommend that those wishing to take the Certified Floodplain Managers exam complete this workshop prior to taking the CFM exam. This course has been approved for 9 Continuing Education Credits (CECs) for Certified Floodplain Managers (CFMs). For more information visit this [link](#).

January

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February

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March

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Want More Information?

Visit the NeDNR Floodplain Management website at: <https://dnr.nebraska.gov/floodplain>

Check out our Interactive Floodplain map at: <http://ne.gov/go/floodriskmap>

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