

FEMA REGION VII

Managing the Floodplain Post-Disaster



DISASTER:
DR-4420-NE

NEBRASKA
DEPT. OF NATURAL RESOURCES

As you start the recovery process, certain requirements related to the floodplain must be addressed. The information provided below will help you navigate the requirements and ensure the community rebuilds safer, stronger, and in compliance with adopted codes and standards. Failure to rebuild in compliance with these requirements may put a community's continued participation in the National Flood Insurance Program (NFIP) at risk.

The State NFIP Coordinator and FEMA's Floodplain Management & Insurance (FM&I) staff are committed to helping program applicants, local floodplain administrators, and other FEMA program staff in understanding and complying with the NFIP regulations. If there are any concerns or potential floodplain issues, reach out to the State NFIP Coordinator or FM&I staff as soon as possible for assistance.

Contacts for State Assistance:

Katie Ringland, State of Nebraska NFIP Coordinator - (402) 471-2094; katie.ringland@nebraska.gov
Chuck Chase, Floodplain Outreach Coordinator - (402) 471-9422; chuck.chase@nebraska.gov



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FM&I CONTACT INFORMATION

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ADDITIONAL RESOURCES

Nebraska Department of Natural Resources - Floodplain Management Section
<https://dnr.nebraska.gov/floodplain>

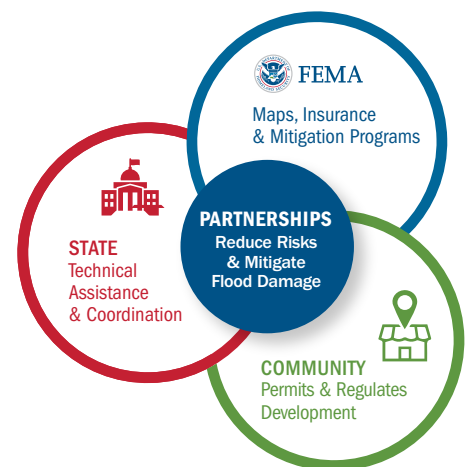
National Flood Insurance Program
<https://www.floodsmart.gov/>

FEMA Flood Map Service Center
<https://msc.fema.gov/portal/search>

FEMA P-312: Homeowner's Guide to Retrofitting
<https://www.fema.gov/media-library/assets/documents/480>

BACKGROUND & BENEFITS OF THE NFIP

- Created in 1968 by Congress to protect lives and property and to reduce the financial burden of providing disaster assistance
- Participation in the NFIP is voluntary
 - Community adopts and enforces regulations
 - Flood insurance becomes available for residents
- Enrollment in the NFIP provides access to:
 - Flood Insurance
 - Grants and loans
 - Disaster assistance
 - Federally-backed mortgages



FLOODPLAIN MANAGEMENT

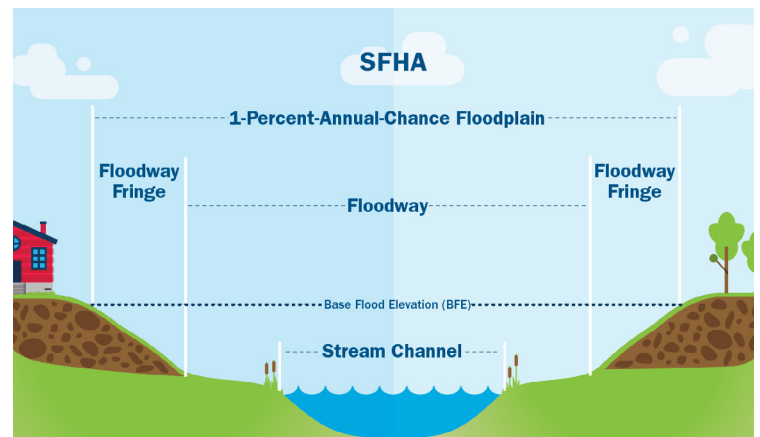
- Regulations set forth in Title 44 Code of Federal Regulations (CFR) Section 60.3
- Communities must regulate based on Flood Insurance Rate Maps (FIRMs).
 - Development should be reasonably safe from flooding.
 - **Permits are required for all development** (see page 2 for a listing of activities).
 - State/Federal permits may also be required based on the project.
 - Review and track **substantial improvement** and **substantial damage**.
 - Elevate and/or construct with flood-resistant materials.
 - Locate and design mechanical equipment to minimize or eliminate flood damage.
 - Locate and design public utilities and facilities to minimize or eliminate flood damage.

UNDERSTANDING THE SPECIAL FLOOD HAZARD AREA (SFHA)

The **Special Flood Hazard Area (SFHA)** is that portion of the floodplain subject to inundation by the base (1-percent-annual-chance) flood and/or flood-related erosion hazards.

The **Floodway** is the stream channel and the portion of the adjacent floodplain designed to remain open to allow the base flood to move through without increasing the elevation of floodwaters by more than one foot.

- Development in the floodway must prove “no rise”
 - No rise = zero foot (0.00') rise in flood heights along the entire stream.
 - No rise is based on cumulative development both upstream and downstream of the development.
- Documentation requirement:
 - Hydrologic and Hydraulic (H&H) study including the modeling and a report.
 - Must be certified by a Nebraska registered Professional Engineer.



ACTIVITIES IN THE SFHA THAT REQUIRE LOCAL PERMITS AND APPROVAL

- Any development activity in the SFHA
- Alteration of stream channels
- Dredging
- Paving and mining
- Subdivision of land
- Placement of fill, grading, or excavation
- Construction of roads, bridges, and culverts
- Construction of new buildings
- Additions to existing buildings
- Substantial improvements of existing buildings
- Repair of damaged buildings
- Installation of manufactured homes
- Placement of temporary buildings and accessory structures
- Repair of septic systems
- Storage of equipment and materials

RESOURCES FOR PROPERTY OWNERS

FLOOD INSURANCE: ANOTHER WAY TO HELP REBUILD

Flooding can happen anywhere, at any time. But you can be prepared and protected with flood insurance. Flood insurance is available to any homeowner, renter, and business owner in an NFIP-participating community. FEMA encourages all residents in or out of the SFHA to obtain flood insurance.

DID YOU KNOW?

Increased Cost of Compliance (ICC): As part of your flood insurance policy for residents in the SFHA, ICC coverage provides up to \$30,000 to help pay for mitigation measures such as floodproofing, relocation, elevation, demolition, and rebuilding.

Federal Disaster Assistance: If your community participates in the NFIP and your property is located in an SFHA, you are required by law to purchase and maintain flood insurance if you have received federal disaster assistance for flood damage. The structure must remain insured, even if sold to new owners, or it will not be eligible for future federal assistance for flood damage to either the structure or its contents.

REBUILDING SMARTER AND STRONGER: F.R.E.D.

Before you engage in any repairs or mitigation measures to your structure, remember a **floodplain development permit** is required from your **local floodplain administrator**. As you consider mitigation measures to rebuild smarter and stronger, remember **F.R.E.D.**— an acronym that guides resilient building practices after a disaster. Taking action now will help prevent future losses.

- F:** Floodproof non-residential structures.
- R:** Relocate the structure to higher ground.
- E:** Elevate the lowest floor/utilities at least one foot above Base Flood Elevation (BFE).
- D:** Demolish and rebuild structure in compliance with local regulations.