

Floodplain Management *Today* May 2008



Nebraska Department of Natural Resources
Floodplain Management Section
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CRS Rewards Communities that Go Above & Beyond

By Gloria Bucco
Public Information Officer

CRS, the Federal Emergency Management Agency's (FEMA) Community Rating System, rewards communities that go above and beyond minimum flood regulations to protect their citizens.

When a community participates in CRS, everyone benefits, including those who don't live or own property in a floodplain. Even when there is no flooding, a community's public information and floodplain management efforts can improve the quality of life, protect the environment, make people safer and save everyone money.

CRS is a program within the National Flood Insurance Program (NFIP). The NFIP provides federally backed flood insurance for communities that enact and enforce floodplain regulations. The CRS program takes these actions one step further by rewarding the many communities that do even more. Municipalities accumulate points by completing specific activities.

In addition, if there is a flood, your CRS activities:

1. Save lives.
2. Prevent property damage.

3. Avoid lost jobs and economic devastation caused by flooding of offices, factories, farms and stores.
4. Prevent damage and disruption to roads, schools and public buildings.

If a community is able to document that it is completing activities that reduce flood damage or increase education, it receives points. For every 500 points earned, the cost of the flood insurance premium for each property owner in the floodplain drops by 5 percent.

Aggressive community leaders can ultimately reduce flood insurance premiums for their constituents up to 45 percent. The potential for savings is greatest in communities that have a large number of NFIP premiums and a comprehensive floodplain management program.

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Three goals of the CRS:

- * Reduce flood losses.
- * Facilitate accurate insurance ratings.
- * Promote awareness of flood insurance.

Points can be accumulated based on 18 activities organized in four categories:

- * Public Information
- * Mapping and Regulations
- * Flood Damage Reduction
- * Flood Preparedness

The following examples can earn a community points:

- * Preserve open space in the floodplain.
- * Enforce higher standards for safer new development.
- * Maintain drainage systems.
- * Inform people about flood hazards, flood insurance and how to reduce flood damage.

No fee is charged for a community to apply for participation in the CRS. The

only costs a community incurs are those of implementing sound floodplain management measures, and the staff time needed to prepare the CRS application and accompanying documentation.

Apply Now

Any community in compliance with NFIP regulations for at least one year may apply for an upgraded CRS classification. Begin by sending a letter on community letterhead to the Nebraska Department of Natural Resources stating your interest in applying for CRS credit. The NDNR will contact you and may set up a face-to-face meeting.

The purpose of this meeting is to look at documentation, and brainstorm about whether or not your community can earn CRS points for flood-related activities you may already be performing. The NDNR representative will also forward your letter of interest to FEMA's Regional Office in Kansas City.

For more information, call Steve McMaster at 402.471.3957.



Bill Jones
Floodplain Management Specialist

Ask Bill... Floodplain Q&A

Q. A resident of my community is applying for a loan to build a new house and the bank says his property is in a flood zone. According to my maps, he isn't. What can I do to help him out?

A. Now that lenders are required to complete a flood zone determination form, they often have out-of-state companies verify flood zones for them. These companies use available information and sometimes don't have precise locations. This can result in conflicts such as the one you describe. DNR can provide you with GIS imagery, plat maps or flood map information which you can then present to the determination company as "best available information." However, documentation from a licensed land surveyor or professional engineer clearly showing elevation of the proposed structure in comparison to the BFE is the best means to ensure development is properly permitted.

On The Waterfront: Nebraska Mapping Outlook

By Frank A. Aebly, Chief
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Nebraska's mapping workload is easing a bit as we approach the end of FEMA's five-year map modernization program. Since 2005, the Department of Natural Resources, working as a cooperating technical partner with FEMA, has assisted in mapping a total of 28 counties. We are pleased to note that maps for 17 counties will or have already become effective in 2008. These include: Dodge, Wayne, Chase, Frontier, Garfield, Greeley, Harlan, Hayes, Hitchcock, Loup, Phelps, Polk, Red Willow, Sherman, Valley, Webster, and Wheeler.

Next on the list are Dawes County, and possibly Cedar and Dixon later in the year. These maps will be provided to communities as best available data, but will not become effective FIRMs for several years.

The Papio-Missouri Natural Resources District will continue to map the more populated counties including Washington, Sarpy, Douglas and Dakota.

The DNR is also excited about updating its elevation data set using a new technology called LiDAR. LiDAR is an acronym for Light Detection and Ranging. It works by aiming a laser beam at the ground from an aircraft, and measuring the laser's return to determine ground or canopy elevations. This enables a more efficient collection of highly accurate surface-elevation data. Between 12,000 and 18,000 square miles of LiDAR are set to be flown this fall covering an area from Nebraska's western border with Colorado, to the western border of Gage County, north to the Platte River.

Floodplain Administrator Update

... News from the Front Lines

Gary Donnelson Retires

Dawson County Surveyor and Floodplain Administrator Gary Donnelson retired on April 30 after 48 years with the county. Pam Holbrook, Survey Office Manager, will be acting Floodplain Administrator until June 15.

Eugene Watson Is New Talmage Floodplain Administrator

Eugene Watson, Talmage's new Village Chair, has taken over Floodplain Administrator duties from Judy Eichenberger.

Sandra Powell Takes Over as Chadron Floodplain Administrator

Sandra Powell, Chadron's new City Manager has also taken on the responsibilities of Floodplain Administrator for the city.



This year marks the 35th anniversary of the Big Blue River flood of 1973, the flood of record for Beatrice. Occurring late in the season on Oct. 12, this flood crested at 33 feet – almost 17 feet over flood stage. Damage was estimated at \$5 million (\$21 million in 2008 dollars).

Prior to 1973, the city had flooded 29 times. Forward thinking and innovative city officials started acquiring land in the floodplain and floodway to prevent further development. The '73 flood, however, accelerated this process, and city officials budgeted enough money to acquire and demolish three homes per year.

Over time and after FEMA offered mitigation programs, most of Beatrice's floodplain has been cleared.

Today, when you drive through Beatrice, you will see baseball fields and open space where up to 140 structures once stood. There will never again be federal disaster assistance claims made for these properties, and residents will no longer suffer through the trauma of yet another flood cleanup.

Jim Bauer was the city administrator and manager of the Beatrice Board of Public Works in 1973. Now retired, he recalled the flood and the city's progressive approach to mitigation that has reaped rewards.

"We can let it flood and all we have to do is wash off the grass and sidewalks," Bauer said. "We don't have to house people overnight and get homes cleaned up, and the federal government doesn't have to put its money out in places that will just need it again in the future."

Who is Andrew Christenson & What Does He Do?



You may not know Andrew Christenson but he knows the lay of your land. Andrew has been a student intern with the Floodplain Management section for the past two years. He is a junior at Union College in Lincoln, majoring in physics.

Andrew is intimately familiar with the topography of most Nebraska counties and communities because his job is to generate maps showing one-foot base flood elevation contours for a given parcel of land. BFE requests come from Floodplain Administrators who have citizens in their communities who want to build or add on to a structure in a flood zone. Using Arc GIS, a geographic information system, computerized hydrology tools, and other ground and flow calculations, Andrew determines how high flood waters will reach on a property. This allows a builder to know the elevation at which to place a structure to ensure it meets the state requirement of being one foot above the BFE.

Andrew completes between eight to 10 BFE requests a week. "I've been doing this for two years and I never get bored because every request is unique and important," Andrew noted.

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