# Introduction to Higher Standards

All NFIP participating communities are required to adopt floodplain regulations that meet State and Federal minimum standards for floodplain development. However, communities are granted the authority by state statute to go beyond minimum requirements by adopting higher standards through their local floodplain ordinance. Enforcing higher standards increases flood safety and reduces the risk for loss of life and property by addressing the community's specific flood hazards.

To access the full Guide to Optional or Higher Standards for Floodplain Administration, scan the Digital Desk Reference QR code on the back of this brochure.



### **Learn More**



Floodplain Division Contact Page



Guide to Optional or Higher Standards



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### Floodplain Management Higher Standards

For National Flood Insurance Program Participating Communities



#### Why Should Your Community Adopt Higher Standards?

Higher floodplain management standards increase flood protection, reduce the effects of development in the floodplain and maintain the floodplain's natural functions.

#### **CRS Points**

The Community Rating System (CRS)
Program is a voluntary program NFIP
participating communities can opt into to
earn discounted rates on NFIP insurance
policies. Percent discounts are determined by
a class rating system. Communities can
increase their rate and discounts by earning
points for enforcing and reporting their higher
standards.

Current CRS communities and their ratings include:

City of Lincoln - Class 5 (25% discount)
City of Papillion - Class 7 (15% discount)
City of Omaha - Class 7 (15% discount)
City of Fremont - Class 8 (10% discount)
City of Scottsbluff - Class 8 (10% discount)
City of Valley - Class 9 (5% discount)
City of Waverly - Class 9 (5% discount)
City of Waterloo - Class 9 (5% discount)

There are a variety of higher standards that already have template language available and can be easily integrated into your floodplain regulations. These standards include establishing higher flood protection elevations, limiting development, increasing training expectations for the local floodplain administrator, and more:



Requiring the local floodplain administrator to become a Certified Floodplain Manager



Prohibiting floodway development



Prohibiting manufactured homes, recreational vehicles, enclosures below the lowest floor, or the use of fill



Higher elevation requirements for structures and utilities



Additional regulations for critical facilities



Lowering the threshold for substantial improvement



Non-conversion agreements for storage or parking areas

#### **Success Stories**

Communities such as Cass County, Douglas County, the City of Rulo, and the City of Lincoln have all implemented higher freeboard standards requiring the lowest floor of a structure to be elevated higher than the state-required one (1) foot above the base flood elevation.

The City of Wahoo requires backflow protection for new subdivisions to prevent sewage backup in the event of flooding.

Other communities like Bennet and Scottsbluff prohibit development within the floodway. This regulation goes beyond the minimum State standard of prohibiting only residential structures in the floodway.

## "The higher standards offer more protection."

Terry Kathe, City of Lincoln Floodplain Administrator