



Nebraska Department of Natural Resources

Floodplain Management for Local Officials



July 2004

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Nebraska Association of State Floodplain and Stormwater Managers Association (NeFSMA)

Through the efforts of a dedicated group, a state association of floodplain managers has been organized. A constitution has been drafted and by-laws have been written. Legal aspects of incorporation of a non-profit organization are underway. The goal of the group is to join forces with stormwater managers across the state to form a group with similar interests and concerns. Many professional groups, engineers, surveyors, Certified Floodplain Managers, and certified community administrators are required to accumulate continuing education credits to maintain certification in their professional organizations. NeFSMA plans to establish a series of workshops with diverse floodplain emphasis to assist with the accumulation of credits. Plans are underway to have a website with valuable information to members relating to organizational functions, resources, and other information of particular interest to the group.

Carter Hubbard, a professional engineer from Olsson Associates in Lincoln, has assumed a key the role in getting the group organized. Initial e-mail contacts have been made to individuals who have expressed an interest in this organization. If you were not contacted and would like to be a part of this new organization, e-mail Carter at chubbard@oaconsulting.com, or contact Bill Jones at NDNR at bjones@dnr.state.ne.us and we will forward your request to participate.

Congress approves funds for map updates

Congress has approved the expenditure of \$200 million dollars in Fiscal-year 2004 as the first phase of a proposed 4 to 5 year effort to update flood maps nationwide.

Nebraska Floodplain Maps

Mapping of counties in Nebraska that have not been identified for flood hazards continues. Dundy County's Flood Insurance Rate Map was the first in this initiative to complete the process needed to become an approved map for flood insurance rating and floodplain management purposes. This occurred in October of 2002. Kearney County's FIRM became effective in January of 2004. Otoe County's FIRM will become effective in August of 2004. Fillmore County, Howard County, Madison County and Nuckolls County's should see FIRMs in the next year.

These maps are being developed on a countywide basis. The countywide format includes the unincorporated area of the county as well as all incorporated areas. What does this mean, if you are in one of these counties? FEMA will or has already scheduled a public meeting to present the "Preliminary" Maps. The community is provided a prescribed period of time to review the maps and provide comments/technical revisions to FEMA.

Prior to the effective date of the new FIRM, county and city officials will be contacted by FEMA to notify the them that the new maps are to become effective and they must update their floodplain management ordinance (if they participate), or make application (if they don't participate), or FEMA will be forced to place sanctions on the community/county. If they have a current ordinance, they will need to amend the

ordinance to reflect the new FIRM as the official map for floodplain management purposes.

NFIP Biennial Reports

By now, all communities participating in the National Flood Insurance Program have received their NFIP Community Biennial Report form. The forms were mailed in early October in a large envelope with a cover letter, the form, and a bulletin providing background information and instructions for completing the form. This packet was mailed again in January of 2004. As floodplain managers know, the biennial report is submitted every two years. As in the past, the biennial report is to be completed by the designated local floodplain manager. It still can be returned via mail, but now it also may be faxed, and this year, FEMA has added an online response option. These options are described in the instructions for the form. If a biennial report has not been received, check with other likely community officials, or previous officials to locate a misdirected report.

This report is a way for the community to let the NFIP know its needs. The report provides data for a variety of issues. This data helps determine where new or updated mapping is needed.

Protecting Your Home From Future Flood Damage

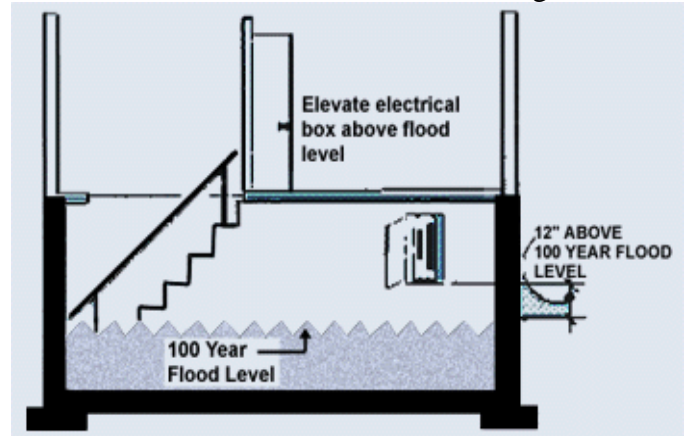
You can reduce the risk of future flood damage to your property by taking common-sense steps when making repairs to your home or property. These steps are known as hazard mitigation. Mitigation techniques can be designed for your home to minimize the effects of floodwaters on your family and your property.

Many Mitigation Measures Are Low-Cost

Mitigation measures don't have to be expensive. If you live in a flood hazard area, there are many low-cost measures that you can take to reduce your risk from future flooding.

Heating and hot-water systems, washers and dryers can be elevated on a platform at least 12 inches above the 100-year base flood elevation (BFE). Electrical panels and utilities also should be relocated to an area above the BFE. If the space is not high enough to allow elevation of the utility, the utility may be moved to an upper floor or attic space.

Other measures include building a floodwall



around basement windows to protect the basement from low-level flooding and anchoring fuel tanks to prevent them from floating and over-turning. Before any alterations or repairs are made, contact your local building official to obtain any necessary permits.

FLOODPROOFING SEMINARS

with
US Army Corps of Engineers
National Floodproofing Committee

Time: 8:30 a.m. – 4:30 p.m.

Date: August 4th – North Platte
Location: Sandhills Convention Center
2102 South Jeffers

Date: August 5th – Lincoln
Location: Holiday Inn Downtown
141 North 9th Street

Cost: No cost for the seminar
Buffet lunch will be provided

Contact Steve McMaster before July 23 for more information or to register your attendance.

See enclosed floodproofing seminar brochure for more information.

WORKSHOPS

For Lenders and Agents

A series of flood insurance workshops conducted by Computer Science Corporation will be held August. 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. Floodplain Administrators are welcome to attend these workshops at no charge.

August 3 – Grand Island

Grand Island City Hall
Community Meeting Room
100 East 1st Street
Grand Island, NE

Parking: Free parking is located one block north of city hall.

August 4 – North Platte

McKinley Education Center
Multi-Purpose Room
301 West F Street
North Platte, NE

Note: Multi-Purpose Room is on the east end of the building

August 5 – Sidney

Cheyenne County Chamber of Commerce
Lower Level Conference Room
740 Illinois (also Highway 30)
Sidney, NE

August 17 – Columbus

Columbus City Council Chambers
1369 25th Avenue
Columbus, NE

August 18 – Lincoln

Continental Western Group
Training Room (downstairs)
3641 Village Drive
Lincoln, NE

Note: Please Park in the back parking lot.

*For additional information, contact NDNR or CSC

Floodplain Management CONTACTS

Nebraska DNR

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FEMA Region VII

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Natural & Technical Hazards Division
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Kansas City, MO 64108-2670

Flood Insurance – Region VII

- Marketing Manager – Dean Ownby
- Insurance Specialist – Sonja Wood
601 North Mur-Len
Suite 13-B
Olathe, 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>

MITIGATION CHANGES

Many of you may be familiar with the Disaster Mitigation Act of 2000 and other passed or pending mitigation legislation. Here is a brief update on some of the changes that these bills have made or have the potential to make.

Disaster Mitigation Act of 2000 (DMA2K) was originally passed by Congress during the Clinton Administration but only in the last year or two has it begun being implemented. The big change that local administrators might notice is the requirement for an adopted and approved local all-hazards mitigation plan as a pre-requisite for receiving federal disaster mitigation assistance. According to this legislation, every jurisdiction must have an all-hazards mitigation plan in place by November 4, 2004. This requirement only applies to Hazard Mitigation Grant Program (HMGP) funds which are made available following a federal disaster declaration.

As the name implies, an all-hazards plan goes above and beyond the more-common flood mitigation plans with the goal to get a community thinking and planning about reducing damages and risk exposure from all disasters. Through the public input process, a community's citizens discuss which disasters they are most vulnerable to in their community. This can include "technological" disasters such as terrorist attacks, chemical releases, train derailments, and other non-natural disasters.

Currently, Federal mitigation funds are the only form of disaster assistance that will be impacted by this legislation. Communities without an all-hazards mitigation plan will still be eligible for most forms of Public Assistance. However, this does not mean that FEMA will not make a mitigation plan a prerequisite for all federal disaster assistance in the future.

If you are interested in an all-hazards mitigation plan for your community, contact Steve McMaster at smcmater@dnr.state.ne.us or 402-471-3957.

Flood Insurance Reform Act of 2004

Recently passed by Congress, this legislation seeks to reduce "repetitive loss" properties by creating a special classification of these properties for targeting with mitigation funds.

As defined, a repetitive loss property is one which has filed claims in excess of \$1000 against the National Flood Insurance Fund at least two times in any ten-year period since 1979. Although these repetitive loss properties are only about 1% of all properties in the National Flood Insurance Program, they account for 25-30% of the claims.

The new legislation targets a new set of "severe repetitive loss properties" which is defined as one of two criteria, either: 1) three or more separate flood insurance claims with the amount of each claim exceeding \$3000 and a cumulative payment of at least \$15,000, or 2) at least two flood insurance claims with the cumulative amount exceeding the value of the property.

Mitigating these properties would be through the typical methods such as acquisition, relocation, elevation, floodproofing, or other actions. Funding for mitigating these properties is another significant change. Nearly every FEMA-funded mitigation project requires a 25% non-federal match, but for the first time this new legislation may allow for a 10% local match in some instances. Furthermore, FEMA is examining the use of Increased Cost of Compliance (ICC) funds to be used as non-federal match.

Much of this repetitive-loss legislation needs to be reviewed for how it will be administered. This means that it could take some time to get funding and regulations figured out.

Staying on top of the ever-changing mitigation and flood insurance legislation can be a little tricky at times. If you have any questions about any floodplain management issues, be sure to call the appropriate NDNR or FEMA personnel listed on page 3.