

Nebraska Silver Jackets Team Recognized as 2021 Silver Jackets Team of the Year

By Jamie Reinke, PE, CFM

The Nebraska Silver Jackets Team was selected as the 2021 Team of the Year due to the collaborative response and coordination of the team during the 2019 Missouri River basin flooding within the State, which ultimately became Nebraska's largest federally declared disaster.

As the event unfolded, Nebraska Silver Jackets partners including the Nebraska Department of Natural Resources (NeDNR), the Nebraska Emergency Management Agency (NEMA), the U.S. Army Corps of Engineers (USACE), the Federal Emergency Management Agency (FEMA), the U.S. Geological Survey (USGS), the National Weather Service (NWS), and others, assigned staff to the Emergency Operations Center (EOC) and later the Joint Field Office (JFO). These staff members were able to respond in real-time to the event,

providing constant communication between the agencies to leverage Federal, State, and local resources to respond to the flooding and its impact. After the event, NEMA hosted a joint stakeholder's workshop with Federal, State, and local entities to discuss the various flood response efforts continuing within the communities and to understand how best to leverage resources to assist these communities with response efforts.

As the magnitude of the event became evident, NeDNR and USACE coordinated efforts to identify locations where high-water marks (HWMs) would be critical. USACE and NeDNR field crews began marking HWMs within days of the flooding and Natural Resources Districts (NRDs) were also contacted to try to expand

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New Interactive Maps Provide Visibility into Flood Insurance Premium Changes Coming with FEMA's Risk Rating 2.0

By ASFPM

The Association of State Floodplain Managers (ASFPM), in collaboration with The Pew Charitable Trusts, has unveiled interactive maps that show where flood insurance rates are expected to decrease, increase, or remain the same – and by how much – under FEMA's new pricing structure: Risk Rating 2.0: Equity in Action.

Starting October 1, Risk Rating 2.0 fundamentally changes the way FEMA rates a property's flood risk and prices insurance for the more than five million National Flood Insurance Program (NFIP) policyholders.

The new methodology incorporates more flood risk data variables to more accurately reflect a property's individual flood risk, including the frequency and types of flooding, such as river overflow, storm surge, coastal erosion, and heavy rainfall – and the distance to a water source along with property characteristics, such as elevation and the cost to rebuild. Including a property's replacement cost value in the new methodology was a major component in the delivery of equitable rates.

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Nebraska Silver Jackets hosted a workshop on flood response and lessons learned on July 10, 2019, in Nebraska City, NE. | Photo courtesy USACE.

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ASFPM developed the maps as a more user-friendly format for floodplain management professionals, practitioners, and local leaders to gain greater insight into the new rating system so they can better understand and communicate what’s occurring in their communities.

“There is a fair amount of information available on Risk Rating 2.0 but getting that data out of spreadsheets is challenging. This new tool should help,” said Chad Berginnis, ASFPM’s executive director. “Floods are this nation’s most frequent and costly natural disasters and the trends are worsening. It’s important that people know their risk and buy flood insurance to help protect their homes and businesses. It’s equally important that communities take steps to minimize flood risk.”

ASFPM used datasets from FEMA’s NFIP policyholder information to create the easy-to-use data

visualization tool. The data are broken down across four categories – ranging from a decrease in premiums to an increase of \$20/month or more. A color-coded scale indicates the percentage of policyholders in each category.

The state-level interactive map at no.floods.org/rr2changes breaks down projected premium changes for each state and territory. The interactive map also includes corresponding pie charts and data tables that provide policy and percentage change breakdowns.

For those who wish to take a deeper dive, there is also an interactive map by zip code for existing single-family home policies at no.floods.org/rr2sfh and for all existing NFIP policies at no.floods.org/rr2all.

The data compares a snapshot of policyholder premiums from May 31, 2020 with Risk Rating 2.0 premiums,

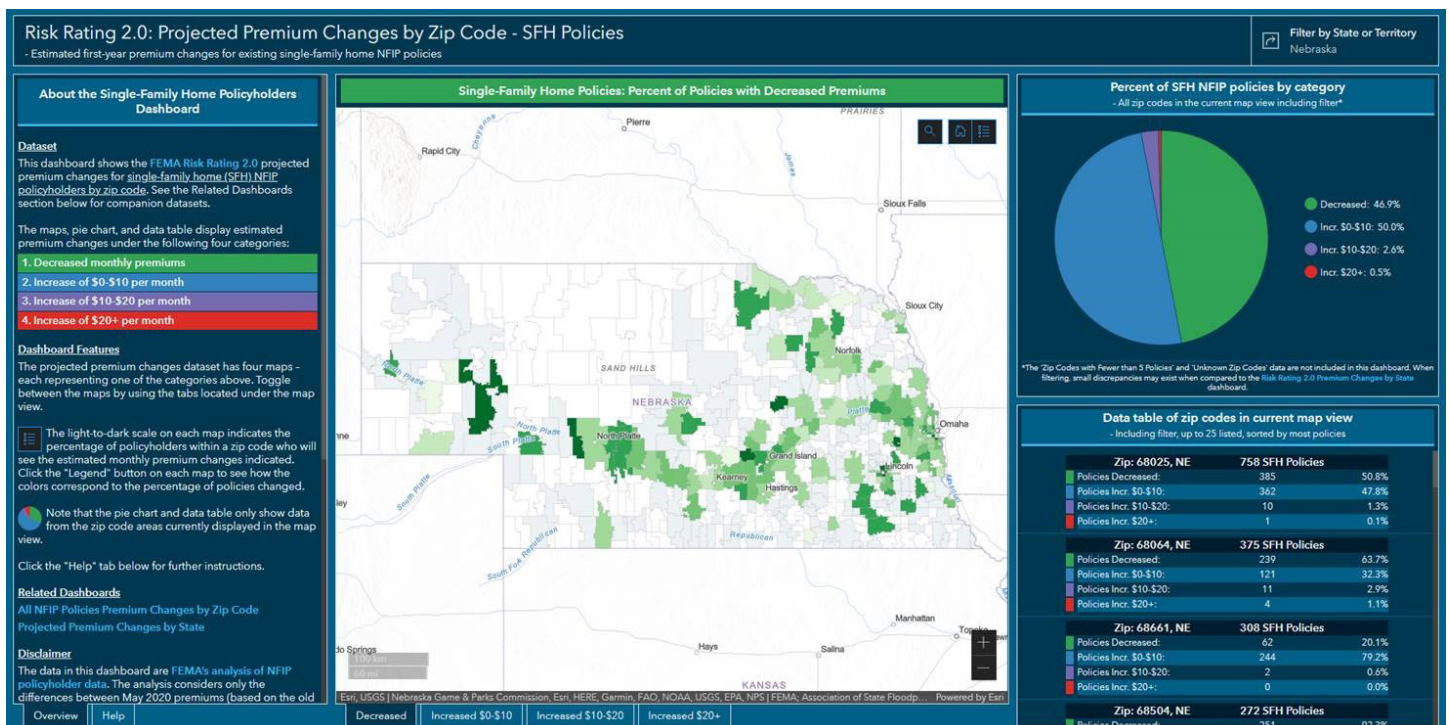
applying statutory increase limits. The comparison does not attempt to estimate premium increases that might have occurred without the new Risk Rating 2.0 pricing methodology.

“These interactive maps will help local leaders and government officials understand how the new and more equitable flood insurance rates will be distributed,” said Laura Lightbody, director of The Pew Charitable Trusts’ flood-prepared communities initiative, which provided support for development of the maps. “In many cases, people have been overpaying for flood insurance; these maps show us that almost 1.2 million policyholders will see decreases very soon.”

This is the program’s first pricing update in more than 40 years.

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Projected Premium Changes by Nebraska Zip Code:



The light-to-dark scale on the above screen capture shows the percentage of policy holders within a zip code that will see the a decrease in monthly flood insurance premium changes.

NeDNR's Updated Flood Insurance Webpage

By Elijah Kaufman, CFM

The NeDNR Flood Insurance webpage has been updated to contain information about FEMA's new NFIP pricing methodology called Risk Rating 2.0. On our page, you can learn about:

- What is changing under the new system,
- What isn't changing, and
- What policyholders can do to receive discounts on their flood insurance rates.

Community representatives and insurance agents that sell flood insurance policies can also find promotional materials to advertise the importance of flood insurance to individuals at risk.

Previously, flood insurance rates were based on static measurements, and were primarily determined using a property's elevation within regulatory flood zones. With Risk Rating 2.0, FEMA now has the capability and tools to address rating disparities by incorporating more flood risk variables at an individual property level.

Starting October 1, 2021, all new flood insurance policies will be rated using this system. All remaining policies renewing on or after April 1, 2022, will then be subject to the new rating methodology.

More information can be found on NeDNR's updated webpage: <https://dnr.nebraska.gov/floodplain/flood-insurance>. ■

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the coverage of the HWM campaign. USACE developed an online portal for locations to be identified and for the USACE and NeDNR field crews to upload photos of each site for others to survey the HWMs in the future. The information collected during these early field visits was easily transferred to the USGS to collect survey information as part of a post-flood mission assignment.

In addition, the Nebraska Silver Jackets team is active in the Governor's Task Force and participated in regular meetings to evaluate applications for mitigation grants and recovery funds from local communities. The projects were prioritized, and the group discussed other potential funding sources when applicable.

Several active Silver Jackets projects were impacted by the flood and the team decided to modify the scopes of these projects to provide the most reliable deliverables possible. These modifications include:

- **FY18 Lower Platte River Hydrology Project:** The hydrologic analysis was updated to include additional years of record, including the 2019 flood. The results were provided to the local communities that were continuing efforts on flood repairs, including levee repairs.
- **FY19 Repetitive Loss (RL) Project:** USACE had extensive coordination with NeDNR and NEMA to update the list to take into consideration projects that were being completed in response to the 2019 flood event.
- **FY19 Flood Workshops:** The Silver Jackets team hosted three post-flood workshops targeting local community officials and consultants involved in recovery efforts. The workshops focused on post-flood activities, grant opportunities, and authorities of each agency. Partners included NeDNR, NEMA, USACE, FEMA, USGS.
- **FY20 Wood River Hydrology Project:** The analysis was expedited to align schedules with a Natural Resources Conservation Service (NRCS) project awarded after the flood to evaluate flood mitigation alternatives within the Wood River watershed. The resulting hydrologic and hydraulic modeling was released to the NRCS and local communities avoiding a duplication of efforts between the various entities.
- **FY20 Fremont LifeSim Project:** The Lower Platte River Hydrology update required additional, unanticipated hydraulic modeling outside of the original scope of work. In addition, the City of Fremont requested the 2019 flood event be included in the modeling. FEMA provided technical assistance to modify the 2D HEC-RAS model which provided a cost savings and allowed the project to remain within the original budget.
- **Elkhorn River Hydraulic Modeling:** The 2019 floods caused significant channel migration requiring new LiDAR to accurately model the floodplain. In many areas, the channels were no longer located within the mapped floodplain. As a result, the Elkhorn River hydraulic modeling was placed on-hold. The scope was revised to complete an erosion hazard analysis for several reaches of the Elkhorn River. This erosion hazard analysis will be used to inform future mapping efforts that are being completed by the NeDNR. ■

Take the CFM Exam Online

After two years of planning, ASFPM has announced the availability of a digital Certified Floodplain Manager (CFM) exam. Starting September 1, 2021, exam candidates could begin scheduling their online exams. Moving to an online format provides greater convenience and flexibility to the more than 1,200 floodplain management professionals who take the CFM exam each year, particularly in rural states such as Nebraska. With the move to a virtual platform, you will no longer have to wait for NeDNR or a neighboring state agency to schedule an in-person exam near you. As an added benefit, you will receive your results immediately upon completion of the exam, rather than the typical 2-3 weeks with the paper exams.

ASFPM has contracted with Scantron to make the CFM exam available at Scantron test center locations in the United States and Canada. A list of testing locations can be found [here](#). If you do not have a test center near you, you have the option of taking the exam from your home or office via Scantron's remote proctor service.

Please note the following as ASFPM is rolling out the program in phases:

- Existing paper exams that are already scheduled will go on as scheduled*
- ASFPM will begin pilot testing digital exam offerings at chapter events later this year
- Paper exams are targeted to be phased out in 2022

Registering for the online CFM exam is intended to be quick and easy. When you [register at the ASFPM website](#) to take the exam, you will receive a "Notice to Schedule" email from Scantron that includes a username/password and instructions to register at a testing center that meets your preferred location and time frame. You will be able to adjust your location and time frame search as needed to select from more options. Lastly, to help you navigate the changes, ASFPM has developed a resource of [frequently asked questions](#). ■

**NOTE: NeDNR will not be offering a paper exam during the remaining months of 2021.*

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"Under Risk Rating 2.0, FEMA is fixing longstanding inequities in the NFIP's flood insurance pricing and establishing a system that is better equipped for the reality of frequent flooding caused by climate change," said David Maurstad, senior executive of the National Flood Insurance Program. "Risk Rating 2.0 is not just a minor improvement, but a transformational leap forward that enables FEMA to set rates that are fairer and ensures rate increases and decreases are both equitable."

According to FEMA, only 4% of policyholders nationwide are expected to see substantive increases. In a national rate analysis of current policyholders, FEMA has said 23% will see premium decreases; 66% will see, on average, premium increases of \$0-\$10/month (which is around what the average is now); 7% will see, on average, premium increases of \$10-\$20/month; and 4% will see, on average, premium increases of \$20 or more per month.

Individual policyholders should contact their insurance agent for a personalized quote. ■

Mark Your Calendar

10.25 □ Inspecting Violations and Giving Notices

11:00 am - 12:00 pm

Hosted by Kansas Department of Agriculture's Division of Water Resources, this class is designed for floodplain managers and community officials responsible for enforcing floodplain management regulations. Participants will watch a recording that will focus on investigating alleged violations and sending notices to property owners. [link](#). 1 CEC for CFMs.

10.26 □ Meeting with Violators and Resolving Issues

11:00 pm - 12:00 pm

Hosted by Kansas Department of Agriculture's Division of Water Resources, this class is designed for floodplain managers and community officials responsible for enforcing floodplain management regulations. Attendees will watch a recording of the course that will focus on meeting with violators and resolving matters. Resolution may include going to court. The recording will be paused to provide updated Risk Rating 2.0 information and skip the outdated insurance information. To learn more, visit this [link](#). 1 CEC for CFMs.

10.28 □ Getting Started with CRS

1:00 pm - 2:00 pm

Hosted by NeDNR, join Todd Tucker with FEMA Region VII, Adele Phillips with NeDNR, and Melissa Mitchell with the Insurance Services Office (ISO) for an informative 1 hour virtual class on the fundamentals of the CRS program for floodplain administration. To learn more, visit this [link](#).

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>

Or, contact:

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