
Floodplain Management *Today*



NEBRASKA DEPARTMENT OF NATURAL RESOURCES FLOODPLAIN SECTION

DECEMBER 2015

Resources for New Floodplain Administrators

By Chuck Chase, CFM

Over my 6 months with NDNR, we have heard many requests for training for new floodplain administrators. We know how difficult it can be to suddenly step into this unfamiliar role, laden with additional responsibilities. While NDNR and FEMA offer many training opportunities, they're only available certain times throughout the year.

We have created a set of resources for all new floodplain administrators that they can utilize whenever needed. The resources include videos, FEMA

independent study courses, and other documents that will help you get started. The first set of videos that will be helpful are the NDNR floodplain videos, found here: <http://dnr.nebraska.gov/fpm/floodplain-videos>.

The Iowa Department of Natural Resources has produced a set of useful videos on a wide range of floodplain management topics and can be viewed here: <http://www.extension.iastate.edu/floodinginiowa/>

All of the resources that will be useful for new floodplain administrators can be found in our Digital Desk Reference (see here: <http://dnr.nebraska.gov/fpm/digital-desk-reference>) in the various Tabs listed. A variety of sample development permits, FEMA forms, and certificates are in Tab 1. Tab 2 contains model ordinances. Tab 3 includes the FEMA Region VII guidance documents on various subjects like accessory buildings and manufactured homes. Tab 5 contains various procedure guidance for local governments. Tab 10 has the official Technical Bulletins that may be important to your floodplain management program.

We keep the Digital Desk Reference updated with the latest information, so be sure to bookmark it and check back when you need resources or documents. However, some specialized documents may not be on the desk reference – if you aren't sure or need something you don't see, give us a call. If you have other training needs that we can help with on general or specific topics, contact me with your ideas and we'll do our best to accommodate!

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Elevation Certificates: Updates & Common Issues

By John Gerber in the ASFPM Insider, edited by NDNR

The current FEMA Elevation Certificate (and Floodproofing Certificate) expired July 31, 2015, but the Federal Office of Management and Budget has been extending the expiration date month by month with the latest extension going until Nov. 30, 2015. While they finish their review and approve the updated form, continue using the existing form even if it says "expires July 31, 2015." NDNR will keep you updated.

COMMON DISCREPANCIES

If you are a local floodplain administrator, please do not simply accept submitted ECs and put in your file. It is imperative that you review for accuracy and completeness. Some common mistakes in ECs are:

Section A

A4. Building use is not completed or correctly identifying the type of structure. Additions should be noted with further explanation in the Comments Section D as to where the elevations were shot. It can be confusing when the new construction is an addition, but the elevations in C2 are for the entire structure.

A7. Verify the correct building diagram is used. It may have huge implications on the insurance rate. If unsure of the proper diagram, select the one that most closely resembles the building being certified and add comments or even a sketch so it is clear where the elevations in C2 are shot.

A8 and A9. Verify there are the correct number of permanent openings within 1.0 foot above adjacent grade (interior or exterior) and the proper NET AREA is calculated.

Section B

Floodplain administrators should verify information in B1-B9 is correct before accepting the EC. This is a simple review, but often overlooked. Make sure the correct Community Identification Number is used for your community and make sure the entire map/panel number is in B4.

B10. Verify the source of the Base Flood Elevation is correct. For detailed studies with profiles, the Flood Insurance Study profile block should be checked. If only the FIRM is checked as the source of the BFE, it should be questioned. For AH and AO Zones, where there are no profiles, checking the FIRM block would be appropriate. If your community has requested a BFE from NDNR, then it is appropriate to check "community determined" based on the NDNR BFE document.

Section C

C1. The "finished construction" EC should not be submitted until all mechanical equipment and final grading is complete per EC instructions. The finished construction EC must be maintained in your community files forever.

C2. Check to make sure the benchmark utilized references the Permanent Identifier or other unique identifier as explained in the instructions. Using "GPS," "USGS," "Private," "N/A" or leaving it blank is not acceptable.

C2a-h. Make sure to include "N/A" if the elevation does not apply for that section.

Section D

There should always be comments in this section. The more explanation, the better.

Section G

PLEASE use this section to document the items noted and include comments. This information can be very useful to you as staff changes allowing their assumptions or decisions to be tracked and documented. It also helps in our review during a CAV when the EC is reviewed and approved by a previous staff member that is no longer available.

One final note - many individuals located in a Zone X are told by insurance agents that an EC is required if they want a flood insurance policy. They think insurance and then automatically think—EC. Being told that, they hire a surveyor to complete the elevation information in Section C and note the flood zone is X in B8. This is an unnecessary expense since the Zone X rates and Preferred Risk Policies are not based on elevation data and ECs are not required. Please help get the word out wherever you can. This is one less expense property owners need on top of the new surcharges and fees.

NDNR Hosts Flood Risk Workshop

By Mitch Paine, CFM

As part of the Upper Little Blue watershed Risk MAP project, NDNR held a flood risk workshop for communities and interested stakeholders in mid-December. The Upper Little Blue Risk MAP project is the FEMA-funded, NDNR-led flood study to update flood hazard information, including updated Flood Insurance Rate Maps for Adams and Clay counties.

NDNR wanted to give community officials not just training on floodplain management regulations, but also an overview of how we create flood hazard maps, implementing flood insurance, and reducing risk. Nearly 40 people, largely from communities in the flood study area, attended the workshop on December 15th.

The workshop focused first on understanding how flood hazard data is identified through the Risk MAP process. We focused on a non-technical overview of the engineering methods that go into a flood study. We then talked about how we can all communicate better about flood risk. Some of the Risk MAP products produced are the "Flood Risk Products," which show more detail than the Flood Insurance Rate Maps. Some of the products show depth of flooding throughout the floodplain, some show the extents of the 2%, 5%, 10%, and 50% annual chance flood events, and some show areas of particular mitigation interest. All communities in the Upper Little Blue watershed and future Risk MAP projects will receive these important communication and outreach tools.

Lastly, we provided an overview of flood insurance, floodplain management, and risk reduction and how they build off of the new data provided in the flood study. Attendees also were given a scenario of a how to deal with a fictional floodprone neighborhood and the various risk reduction approaches that could be taken.

Another workshop will be held in the York area in 2016 and in future Risk MAP project areas.

Appurtenant Structures and Flood Openings

By John Callen, PE, CFM

For floodplain managers, compliance for appurtenant structures, sometimes referred to as accessory structures by FEMA, can be a challenge. FEMA has issued several guidance documents on this topic, and some of these guidance documents refer to the ability to put flood vent openings (or wet floodproofing) in appurtenant structures for compliance purposes. However, in Nebraska most local floodplain management ordinances do not allow this to occur unless the local floodplain management ordinance adopts certain language or a variance is issued on a structure by structure basis.

Nebraska minimum standards for floodplain management programs are in the Nebraska Administrative Code Title 455, Chapter 1. These standards, in combination with FEMA's minimum requirements of ordinances for participation in the National Flood Insurance Program (NFIP), define the minimum Nebraska standards for floodplain management that should be reflected in any Nebraska community local floodplain management ordinance. The minimum standards include a definition of appurtenant structures:

'002.01 Appurtenant structure. "Appurtenant structure" shall mean a structure on the same parcel of property as the principal structure, the use of which is incidental to the use of the principal structure.'

The minimum standards also define lowest floor:

'002.12 Lowest floor. "Lowest floor" shall mean the lowest floor of the lowest enclosed area (including basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access or storage, in an area other than a basement area, is not considered a building's lowest floor, provided that such enclosure is not built so as to render the structure in violation of the applicable non-elevation design requirements of this Chapter.'

The usage of flood openings for compliance in appurtenant structures is a special case that allows flooding above the lowest floor as defined in the minimum standards. This is different from flood openings that allow flood waters to enter and exit above-grade crawl spaces or areas below lowest floor. Compliance standards for these scenarios are described in the following two provisions from the minimum standards (emphasis added) and an overview of the two scenarios is shown in figures from FEMA Technical Bulletin 1:

004.09 Appurtenant structures used exclusively for storage of motor vehicles, and storage of other items readily removable in the event of a flood warning may have their lowest floor below one foot above the base flood elevation provided the structure is capable of withstanding hydrostatic and hydrodynamic forces caused by the base flood and provided that no utilities are installed in the structure except elevated or flood proofed electrical fixtures. If the structure is converted to another use, it must be brought into full compliance with the minimum standards governing such use.

004.10 For all new construction and substantial improvements, fully enclosed areas below the lowest floor that are usable solely for parking of vehicles, building access or storage in an area other than a basement and which are subject to flooding shall be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry

and exit of floodwaters. Designs for meeting this requirement must either be certified by a registered professional engineer or architect or meet or exceed the following minimum criteria:

A minimum of two openings having a total net area of not less than one square inch for every square foot of enclosed area subject to flooding shall be provided. The bottom of all openings shall not be higher than one foot above grade. Openings may be equipped with screens, louvers, valves, or other coverings or devices provided that they permit the automatic entry and exit of floodwaters.

The standards of 004.10 should be in all local floodplain management ordinances. The requirements of 004.09, however, are not in most ordinances. If a community wishes to routinely allow appurtenant structures with a lowest floor below the BFE and with flood vent openings installed for compliance purposes, then the definition of appurtenant structure and the provisions of 004.09 must be adopted into the local ordinance. Flood vent openings must follow the placement and sizing standards shown in 004.10.

If 004.09 is not adopted, wet floodproofing is not an option for appurtenant structures and they must be elevated or dry floodproofed or a variance must be issued on a structure by structure basis. For any building with the lowest floor below base flood elevation, applicable flood insurance costs will likely be higher for wet floodproofed appurtenant structures than for elevated or dry floodproofed appurtenant structures.

The provisions of 004.09 in the minimum standards are designed to be in accordance with FEMA Technical Bulletin 7-93, which can be found under Tab 10 in the Nebraska Digital Desk Reference at <http://dnr.nebraska.gov/fpm/digital-desk-reference>. Additional references of note include FEMA Technical Bulletin 1 (Tab 10), FEMA Region VII guidance on accessory and agricultural structures (Tab 3), and general structure/development flow charts (Tab 5), all in the desk reference. It should be noted that FEMA guidance recommends that wet floodproofing be typically restricted to small appurtenant structures such as detached garages and low cost sheds; the FEMA Region VII guidance recommends 400 square feet or smaller as an allowable size.

If a community wishes to update their ordinance to allow for appurtenant structures to be wet floodproofed, the appropriate definitions and standards must be adopted. In addition, a size standard could be considered by communities; this would further define the building sizes where wet floodproofing is allowed. If you have questions or need further assistance, contact Mitch Paine with NDNR at (402) 471-9252.

Flood Insurance Deadline

Any property owner in a community with area that was mapped into a floodplain due to floodplain map updates that changed the prior effective floodplain maps between October 1, 2008 and March 31, 2015 can potentially obtain flood insurance through the Newly Mapped Procedure rating option (NMP). In order to be eligible under this scenario, the property must not be currently covered by a flood insurance policy. This allows the property owner to obtain flood insurance at low Newly Mapped Procedure rates. Further, the rates will not increase more than 18% each year until the policy reaches an actuarial rate.

For someone wanting to take advantage of this option, the policy must be *effective* by April 1. Since most flood insurance policies have a 30-day mandatory waiting period, new policies must be complete and submitted before March 1 and before March 1 means **February 29** or sooner. That is just around the corner! So, who would be interested in the NMP? There could be a variety of reasons that someone did not buy flood insurance but would like to purchase the low rate now. The most obvious is someone who owned their home with no loan and opted not to purchase flood insurance; yet is now thinking of selling their home in the next few years. In addition to the lower rates, the NMP is assignable to a new owner as long as it is in-place and there has not been a lapse in coverage.

This is just one of several Newly Mapped Procedure rating scenarios that may occur in a community. More information can be found in a fact sheet on the Newly Mapped Procedure (<https://www.fema.gov/media-library/assets/documents/104200>) and Section 10 of the Flood Insurance Manual, (<http://www.fema.gov/media-library/assets/documents/110085>). For more information for the property owner about flood insurance or to locate an insurance agent who sells flood insurance in their area, go to www.FloodSmart.gov.

Staff Changes at NDNR

In January, John Callen will be taking a new position and will no longer be with NDNR. All NFIP and floodplain management questions should be directed to Mitch Paine and Chuck Chase.

In October, Amanda Hlavac, one of our engineers, took a new position at the Game & Parks Commission.

Stay tuned for further updates in the next newsletter!

Mark Your Calendar

If you have questions about any of these opportunities, please contact Mitch Paine or Chuck Chase.

National Flood Insurance Program Training Videos

NFIP Training courses for insurance agents, claims adjusters, surveyors and community officials—traditionally delivered as classroom seminars and webinars—have moved online and are being offered through the FEMA Emergency Management Institute (EMI) Independent Study (IS) Program. IS courses are open and free to anyone. Floodplain administrators may find these videos helpful.

The Independent Study catalog is available at <http://training.fema.gov/is/crslist.aspx> . Course exams require a FEMA Student Identification (SID) Number, which can be obtained at <https://cdp.dhs.gov/femasid> . Course content will be updated as program changes occur.

Kansas Trainings

Violations and Enforcement in the Floodplain. This free class will be held January 13, 2016, in Hutchinson, and is intended for community officials responsible for enforcing floodplain management regulations. The course will focus on various types of violations, how to correct violations and enforcement procedures. Approved 3.0 hours toward CFM. Limited to 20 participants. Please email steve.samuelson@kda.ks.gov by January 6th to register.

Emergency Management Institute

Multiple Emergency Management Institute courses will be offered at the Emmitsburg, MD campus (free course and transportation for community officials):

- *E273 Managing Floodplain Development Through the NFIP:* March 7-10, June 27-30
- *E278 NFIP/Community Rating System:* April 18-21, July 18-21, September 19-22
- *E279 Retrofitting Floodprone Residential Buildings:* May 2-5
- *E282 Advanced Floodplain Management Concepts II:* July 11-14
- *E284 Advanced Floodplain Management Concepts III:* August 29 – September 1

Visit <http://training.fema.gov/EMICourses/> for more information.

NFIP Webinar Schedule – A schedule and registration information for the remainder of calendar year 2015 is posted under the Training & Videos tab at www.crsresources.org and select Training & Videos. The following one hour topical webinars are on the calendar. All webinars begin at 1:00 p.m. EST.

- Preparing for a Verification Visit - January 16
- Floodplain Management Planning (Activity 510) - January 20



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29-01-00



WANT MORE INFORMATION?



Visit DNR's Floodplain Website at
<http://dnr.nebraska.gov/fpm>

Or Contact

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