

FLOODPLAIN MANAGEMENT TODAY

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Floodplain Mapping Project Update

Jamie Reinke, PE, CFM

The typical grant funding the Floodplain Management Division pursues to conduct floodplain mapping throughout the state has been delayed (for further information, please see the [Autumn 2025 Newsletter](#) article titled, "Funds Delayed for FY25 Mapping Projects"). Despite the delay, the Division has been busy working on projects that were previously funded. We are excited to provide an update on several projects that have reached or have nearly reached their conclusion, meaning new effective products in Nebraska!

Completed Projects:

- Deuel County - Effective maps issued September 5, 2025.
- Thayer County – Effective maps issued November 14, 2025.
- Nuckolls County – Effective maps issued January 9, 2026.
- Kearney County – Effective maps issued January 23, 2026.

- Wayne County - Effective maps issued September 5, 2025.
- City of Bayard - Effective maps issued January 23, 2026.

Pending Projects:

These projects are in the six-month compliance period prior to becoming effective.

- City of Bridgeport – Effective maps scheduled to be issued on March 17, 2026.
- Dixon County – Effective maps scheduled to be issued on May 26, 2026.
- Boone County - Effective maps scheduled to be issued on June 10, 2026.

Preliminary Products:

- Box Butte County - Preliminary maps issued November 20, 2025.

— See [Mapping](#) cont. on page 5.

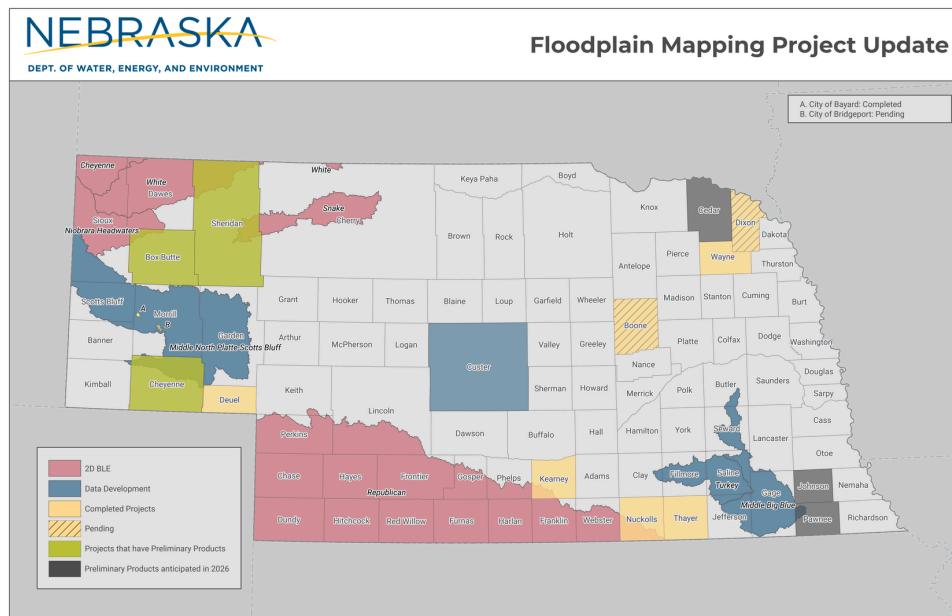
Meeting Communities Where They're At - Nebraska's CAC Workshops

Anna Crist, CFM

Have you ever been contacted by a State or FEMA representative regarding a Community Assistance Contact and thought, "What is that?"

Part of maintaining a floodplain management program is participating in Community Assistance Contacts (CACs). CACs are meetings conducted by FEMA or the Nebraska Floodplain Management Division with the intent to help communities maintain compliant and effective floodplain management programs through the National Flood Insurance Program (NFIP). CACs are typically conversation-based meetings with the community's designated representative, the floodplain administrator. Most importantly, CACs allow the Division the opportunity to build and strengthen connections with communities across the state. This also offers the opportunity for the floodplain administrator to ask questions, discover new resources, and learn more about protecting their community from impacts caused

— See [CAC](#) cont. on page 2.



Floodplain Mapping Project Update as of January 2026.

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State NFIP Coordinator, Elijah Kaufman, meets with floodplain administrators from Scotts Bluff County on December 18, 2025.

by flooding.

In the past, these meetings were almost always conducted one-on-one with the community floodplain administrator. While this process met the minimum expectations of the Nebraska Floodplain Management Division, floodplain management is truly a team-effort and works best with the collective engagement and teamwork from every community. To make the most of these meetings, Nebraska took inspiration from the Oregon State NFIP Coordinating Office and began hosting in-person county wide Collaborative CAC Workshops.

With this new meeting format, each of the NFIP participating communities within a county are invited to an in-person workshop held within the county. At this workshop, all attendees start by introducing themselves, followed by a brief presentation from the Floodplain Management Division about the NFIP, floodplain management, the floodplain management ordinance, resources available to assist in enforcing their programs, and the general CAC process. The remainder of the meeting is reserved for floodplain administrators to network, compare and discuss their floodplain programs, and ask questions. The intent is to provide a more collaborative experience where floodplain administrators can become acquainted with neighboring communities, discuss hardships or success stories within their jurisdictions, and to foster an environment where community floodplain managers can collaborate and share ideas for a safer, more

resilient future.

Since October, the Division has conducted three Collaborative CAC Workshops in Dodge County, Cass County, and most recently, Scotts Bluff County. Between these three workshops, the Division was able to meet with 17 separate NFIP participating communities and review each of their floodplain management programs. After the first workshop in Dodge County, it was clear the benefits of these meetings exceeded expectations. Floodplain administrators got to share their experiences and walked away with new connections, enhanced knowledge of floodplain management, and a variety of resources to support their programs. These outcomes were present in the subsequent county-wide CACs in Cass and Scotts Bluff Counties. The Division was able to strengthen working relationships with each administrator and acquired a deeper understanding of each community's needs. This is all due to the response and cooperation of Nebraska floodplain administrators to participate in these discussions. Without their spirited discussions and "boots-on-the-ground" experience, the CAC workshops could not be as productive or successful.

For any floodplain administrators that were unable to attend the workshops, the Division has conducted or will conduct separate CAC meetings with them to review the discussions that took place and provide individual assistance. The Division is excited to continue hosting these workshops with more counties and communities across the state and hope to increase attendance.

NEW Emergency Manager's Guide to Floodplain Management

Isabella Bialas, CFM

The Association of State Floodplain Managers (ASFPM) and the National Emergency Management Association (NEMA) have teamed up to create *An Emergency Manager's Quick Guide to Floodplain Management*. This guide was created to supply emergency managers with the necessary information and tools to handle floodplain management, especially after a flood event.

"ASFPM and NEMA collaborated on this guide to address the growing need for accessible, practical information that can be used in real-time during flood recovery operations," said Chad Berginnis, Executive Director of ASFPM. "This collaboration brings together the deep expertise of floodplain managers and the on-the-ground experience of emergency managers, creating an easy-to-use resource that bridges the gap between technical regulations and practical application."

The Nebraska Floodplain Management Division is very excited to share this resource with communities and emergency managers to help further floodplain management education.

Click [here](#) or visit ASFPM's website to view *An Emergency Manager's Quick Guide to Floodplain Management*.



Storage of Materials in the Floodplain

Elijah Kaufman, CFM

Our office receives a lot of questions about storage in the floodplain, with many floodplain administrators concerned about the safety of their community when loose items are in the path of floodwater. About two years ago, our office wrote a newsletter article about floodplain storage with the focus being on storage operations, such as open storage for campers or boats. Information on continuous storage operations in the floodplain can be found in the [October 2023 Newsletter](#) article titled "Floodplain Storage: Safe or Risky?"

However, just about any construction project will include temporary equipment or material storage at some point in the project. Stored construction items in the floodplain can present many threats to the wellbeing of a community. Trailers, construction materials, industrial or agricultural equipment, shipping containers, and any other loose items can become debris, or release dangerous contaminants into floodwater. Loose items can impact downstream residents, business owners, and community infrastructure such as bridges, roads, and culverts. Debris from material stockpiles can block the flow of floodwater and create debris "dams", backing up water into areas that aren't normally flooded and causing damage to nearby property. Besides the external risks to the community, the construction equipment and material itself can be extremely costly to replace.

Before permitting any development in the floodplain, floodplain administrators should review their local floodplain ordinance for guidance on meeting community standards. This local ordinance must align with Nebraska's Minimum Standards for Floodplain Management Programs Title 455. Regarding storage of materials, Nebraska Administrative Code requires that:



Construction site in Inglewood, NE, in the floodplain with stored construction materials.

"The storage or processing of materials that are in time of flooding buoyant, flammable, explosive, or could be injurious to human, animal or plant life is prohibited. Storage of other material or equipment may be allowed if not subject to major damage by floods and firmly anchored to prevent flotation or if readily removable from the area within the time available after flood warning." NAC §004.15

Any work in the floodplain that will involve equipment or material storage must at least meet these minimum standards. When reviewing an application for a floodplain development permit that includes storage, make sure the application addresses the following questions:

- Is the stored material flammable, explosive or hazardous to human, animal, or plant life? If yes, then it must be kept out of the floodplain.
- Can the stored items be safely removed in the event of a flood? If yes, does the application include an evacuation plan, and is the plan reasonable?
- If the stored items cannot be removed, will they be anchored to prevent flotation and lateral movement? If removal or anchoring is not possible, the storage will need to be kept out of the floodplain.

If the application is missing any of these questions, it should be

returned to the applicant with a request for more information (a template Request for Information is available [here](#)). Keep in mind that an application might not directly state that the project will involve equipment or material storage. So often, we get caught up in the final construction requirements for a project that we forget to consider the logistics of the project during construction. A quick sniff test of any permit application will tell that if a project involves construction activity, it will also include construction equipment and material storage at some point during the project. If the permit application doesn't address the storage component in the scope of work, and does not answer the above questions, the floodplain administrator should be asking for more information from the developer.

Understanding Compliance Options for Construction Storage

One of the more obvious compliance options for construction storage is to locate the staging area on high ground and outside of the regulatory floodplain. At the end of each workday, or during prolonged periods of inactivity, any loose equipment or material would be returned to the staging area outside of the floodplain. Too often, equipment is left overnight or longer in high-risk flood zones with no plan for removal.

Another option may be to elevate the staging area above the Base Flood

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Elevation (BFE) to meet local elevation requirements (state minimum standards require one foot of additional flood protection above BFE). Keep in mind that the extra fill material used to elevate the staging area could have adverse impacts on floodwater heights.

In some cases, accessible high ground for a construction project doesn't exist or can't be reasonably accessed. If no alternative area exists, then the developer will need to take every precaution to meet the local floodplain ordinance to protect the community, and to protect their own equipment and materials. This means ensuring that stored items are either anchored in place or can be reasonably removed before a flooding event. If the developer plans to remove the stored items during flooding, then the permit application must include an emergency operation and evacuation plan. A good evacuation plan will address each of the following questions and meet the expectations of local emergency management.

- Who are the lot owners and what is their contact information?
- Who will be responsible for carrying out the plan, and what is their contact information?
- How will personnel be trained to execute the plan?
- How much warning time is expected? How will warnings be received? How will flood conditions be monitored?



Construction equipment on a trailer, ideal for removal from site in the event of flooding.

- How long will the plan take to execute?
- What items are being stored on site?
- What items will be anchored, and what items will be removed? How will items be anchored, and how will items be removed? (list equipment, vehicles, personnel)
- Where will the equipment used for removal (such as trucks or trailers) be stored in relation to the facility? Off-site storage will add time to the response.
- For items being evacuated, what is the evacuation route they plan to use? Is the evacuation route prone to flooding?

After a Permit is Issued...

After issuing a floodplain development permit for a construction project, the floodplain administrator should routinely inspect the project area for conformity with the approved permit. If any variations from the permit are found, the permit can be revoked until the violations are corrected. For projects that are expected to last for longer than one year, we recommend setting an expiration date for the initial floodplain development permit. Once the original permit expires, the developer may ask for an extension to complete the work under the same permit, or the community may require a brand-new application and operation plan to account for any change in project scope. Over time, the requirements of an issued permit may be forgotten or procedures may need to be refreshed. Requiring a new submittal allows the floodplain administrator to check the progress of the project, to ensure contact information is up-to-date, and to verify operational or evacuation plans are still relevant. For any other questions about storage in the floodplain, please contact a member of the Floodplain Management team by clicking [here](#).

Save the Date!

Nebraska Floodplain Conference

April 22-23, 2026 | 8 AM - 5 PM
In-Person | Lincoln, NE

Join the Nebraska Floodplain Management Division for two days all about floodplain management! More details about the conference and registration will be published soon.

FAFPQ - Frequently Asked Floodplain Questions

Isabella Bialas, CFM

This month, the Nebraska Floodplain Management Division wanted to share answers to common questions we get from both floodplain administrators and the public.

Q: When is flood insurance required?
A: Individuals, businesses and others buying, building or improving property located in regulatory floodplains are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy or disaster assistance).

Q: What is the 100 year floodplain?
A: Contrary to popular belief, the 100 year floodplain *does not* mean an area that floods only once in one hundred years. The 100 year floodplain, also called the 1% annual chance floodplain and the regulatory floodplain, refers to an area that has a 1% chance of flooding every year. This is used as the regulatory floodplain with which insurance and mitigation requirements are based upon.

Q: What is a BFE and how do I get one?
A: BFE means Base Flood Elevation. This is the elevation to which floodwater is anticipated to rise during the 1% annual chance flood.

FAFPQ continued from page 4.

A BFE determination is required when building in the floodplain as new and substantially improved structures in Nebraska are required to be built (or floodproofed for nonresidential structures) with the lowest floor one foot above the BFE.

Q: When is a floodplain development permit required?

A: For a mapped, NFIP-participating community, a floodplain development permit is required for all development within the regulatory floodplain. Development is defined as any man-made change to improved or unimproved real estate. This includes both structural and nonstructural development, such as mining, dredging, grading, etc.

For unmapped NFIP-participating communities, a floodplain development permit is required for all development within the community.

Q: What is a floodplain map and how can I find them?

A: A floodplain map shows the risk of flooding through various zone designations. They are created through in-depth hydrologic and hydraulic analysis by engineers. These maps can be found online at [FEMA's Map Service Center](#) or on our [online interactive map](#).

Q: What are the responsibilities of the floodplain administrator?

A: The basic responsibility of the floodplain administrator is to ensure all development within the floodplain is following the local floodplain management ordinance and all new development is reasonably safe from flooding.

Q: Where can I find my community's floodplain regulations?

A: The best way to find your community's regulations are to ask your floodplain administrator. If they are unsure, the community clerk may be able to find them or the Nebraska Floodplain Management Division may have a copy on file.

Mapping continued from page 1.

- Sheridan County – maps issued November 20, 2025.
- Cheyenne County - Preliminary maps issued December 17, 2021 and Revised Preliminary maps issued for select panels on June 20, 2025.

Anticipated Preliminary Products:

Preliminary products are scheduled to be issued in 2026 for the following projects.

- Cedar County
- Johnson County
- Pawnee County

Data Development:

In addition to the above projects, the team has continued mapping efforts in the Middle Big Blue, Turkey, and Middle North Platte – Scotts Bluff watersheds and Custer County. The engineering phase (often referred to as data development) for these projects is anticipated to be completed in 2027. At that time, we will determine if there is funding available to pursue the regulatory products. We hope to use these studies to update regulatory products for Fillmore County, Saline County, Gage County, Scotts Bluff County and Custer County.

Base Level Engineering:

Base level engineering is ongoing in the Cheyenne, White, Niobrara Headwaters, and Snake watersheds in northwestern Nebraska, as well as in the Republican watershed in the southwestern portion of the state. These projects are scheduled to be completed in 2027.

Future Projects:

While questions remain on what the future holds for the FEMA floodplain mapping program, the Division has pursued other grant opportunities to continue our work. As the current situation evolves, we will continue to provide updates to communities throughout the state so you are informed of where we will be able to provide valuable floodplain information to Nebraska communities in need.

2026 Nebraska Model Floodplain Management Ordinance

Meeting the Minimum Requirements of the Nebraska Minimum Standards for Floodplain Management Programs, Title 455 Neb. Admin. Code Chapter 1, and Title 44 of the Code of Federal Regulations, Chapter 1, Part 60.3(d)

v1.2 - Revised November 24, 2025

NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

It's Here!

Nebraska's NEW Model Floodplain Management Ordinance

Questions?
Contact: Elijah Kaufman
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Training and Events

The New Floodplain Interactive Map and Nebraska Real-time Flood Forecasting Map

Tuesday, February 10th | 6 - 8 PM CT | Virtual

Join the Nebraska Floodplain Management Division for an informative, two-hour, virtual class on our Interactive Floodplain and Nebraska Real-time Flood Forecasting (NeRFF) maps.

This free class is perfect for those unable to attend a class during the day! Please register in advance at this [link](#).

The Letter of Map Revision

Thursday, February 19th | 9 - 10 AM CT | Virtual

Please join the State of Nebraska's Floodplain Management Division for an informative one-hour class about Letters of Map Revision (LOMRs). This class will address the following:

- What LOMRs are
- When they are obtained and required
- The request process

This class is suitable for both novice and seasoned floodplain administrators and other community officials involved in the permitting/development process in a community. Please register in advance at this [link](#).

Floodplain Management Scenarios & Having Difficult Conversations

Thursday, March 26th | 10 AM - 12 PM CT | Virtual

Join the Nebraska Floodplain Management Division for a 2-hour virtual class covering multiple topics to help floodplain administrators feel more confident addressing their day-to-day challenges.

The first hour of the class will walk through real-life scenarios that floodplain administrators may face. The second hour will look at tools, tips and resources that will help in navigating difficult conversations with community members regarding floodplain management. Please register in advance at this [link](#).

Getting Your Board “On Board”: Communicating Floodplain Management with Local Leadership

Thursday, April 16th | 12 - 1 PM CT | Virtual

Please join the Nebraska Floodplain Management staff for an hour-long informative virtual class detailing how to instill a whole community approach to floodplain management. Objectives of this class include:

- Learning how to communicate your responsibilities to your community board or governing body
- Tips on how to advocate for floodplain management
- The importance of an effective floodplain management program

Please register in advance at this [link](#).

Contact us:

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ARE YOU
IN THE 4%?

4% of Nebraska homes are at a higher risk of flooding because they're built in a floodplain. Don't wait until flooding impacts you to take action. Check our interactive map and see if your home could be at risk.

Floodplain Interactive Map

Real-time Flood Forecasting Map

Floodplain Management Website