

NeFSMA's Floodplain Management Workshop

Join the Nebraska Department of Natural Resources (NeDNR), the Federal Emergency Management Agency (FEMA), and others on **July 21, 2021, from 8:30am-4:30pm CDT** for a *free*, virtual floodplain management workshop with the Nebraska Floodplain and Stormwater Managers Association (NeFSMA). This 1-day workshop will cover some of the latest topics in floodplain regulations, including elevation certificates, agricultural structures, and much more. Whether you are brand new to the profession or a seasoned professional, there is something to learn for everyone!

Attendance is limited to 75 people, so [register now here](#). Continuing Education Credits will be available for Certified Floodplain Managers (CFM). The schedule for the workshop is as follows:

8:30am - 9:30am:

[A New Nebraska Model Ordinance: An Interactive Class Discussing Changes to the Old Model Ordinance](#)

Elijah Kaufman, CFM, Natural Resource Specialist with NeDNR will begin the workshop by discussing the process for changing Nebraska's model ordinances. He will facilitate discussion garnering your input on potential changes currently under

consideration, and any language or issues that you would like to see addressed. Discussion of these changes is encouraged and necessary to ensure the needs of floodplain administrators and floodplain management officials are addressed in the new template.

9:45am - 10:45am

[Ag and Accessory Structure Language for Your Ordinance](#)

Many of you know Erin Cobb from her time at FEMA Headquarters, instructing National Flood Insurance Program (NFIP) classes at FEMA's Emergency Management Institute, or as the FEMA Region VII Liaison to Iowa. Erin is now the Chief of the Region VII Floodplain Management and Insurance Branch. Erin was instrumental in creating the new FEMA policy on agriculture structures and accessory structures (Policy #104-008-03). You will not want to miss this class!

- See [Workshop](#) cont. on page 3.

Risk Rating 2.0 Is Coming: What We Know So Far

Beginning October 1, 2021, FEMA is updating the National Flood Insurance Program's pricing methodology to communicate flood risk more clearly, so policyholders can make more informed decisions on the purchase of adequate insurance and on mitigation actions to protect against the perils of flooding.

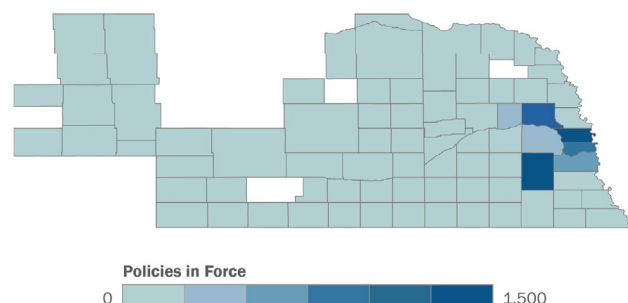
[What changes are coming?](#)

Some of the overall goals for the new rating methodology include:

1. Reducing complexity:
 - Eliminating Elevation Certificate (EC) requirement for insurance purposes.
 - Simplifying information needed by using different rating factors.
2. Promoting investment in mitigation:
 - Expanding mitigation credits (e.g., for elevated machinery & equipment).
 - Expanding CRS discounts.

- See [Risk Rating 2.0](#) cont. on page 2.

NFIP Policies in Force by County in Nebraska:

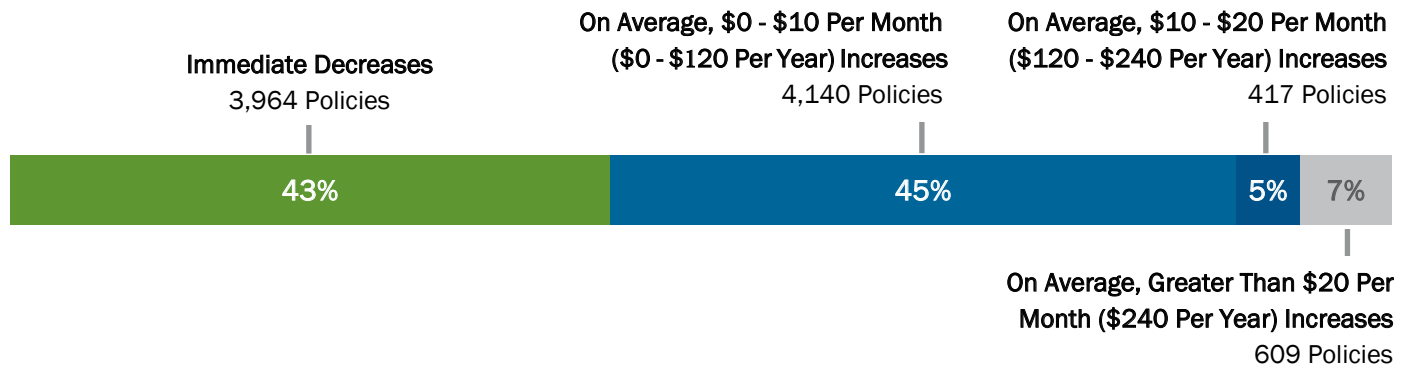


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NFIP Policies in Force in NE	Properties in NE Not Covered by NFIP Policy	Average NFIP Claim Payout in NE in the Past 10 Years	Average Individual Assistance Claim Payout in NE in the Past 10 Years
9,100	750,000	\$16,100	\$5,100

Risk Rating 2.0 in Nebraska



Risk Rating 2.0 continued from page 1.

3. Addressing inequalities:

- Leveraging more location-specific information.
- Reflecting prior claims.
- Factoring in replacement costs.
- Not charging higher rates for first \$60,000 of coverage.

What the changes mean for Nebraska

Based on FEMA's analysis of Nebraska's current flood insurance policies, we expect the following changes in premiums:

- 43% (3,964 policies): Immediate decreases.
- 45% (4,140 policies): \$0 - \$10 per month (\$0 - \$120 per year) increases.
- 5% (417 policies): \$10 - \$20 per month (\$120 - \$240 per year) increases.
- 7% (609 policies): Greater than \$20 per month (\$240 per year) increases.

Risk Rating 2.0 State Profiles are available [here at FEMA.gov](#).

Additionally, detailed summaries using county and zip code level data recently became available on May 28, 2021.

Timing for the transition to Risk Rating 2.0:

- Aug. 1, 2021: Agents may begin quoting premiums with Risk Rating 2.0 rates (Draft Flood Insurance Manuals expected to be released).
- Oct. 1, 2021: PHASE I: All new policies start using Risk Rating 2.0 premiums; renewals of existing policies may use Risk Rating 2.0 since many will see premium decreases. *Note: Applications are due prior to Sept. 1, 2021, due to a 30 day wait for issuance.*
- April 1, 2022: PHASE II: Renewal of all existing policies use Risk Rating 2.0.

What's staying the same?

- FEMA's Flood Insurance Rate Maps will continue to be used to determine Mandatory Purchase requirements and for local floodplain management ordinances.
- Only those in communities participating in the NFIP are eligible to purchase the federally backed NFIP flood insurance.
- Letters of Map Amendments (LOMAs) and Letters of Map

Revisions (LOMRs).

- Increased Cost of Compliance.
- Discounts for those in Community Rating System (CRS). *Note: Discounts will apply to all map zones, so even more policies get discounts.*
- Limiting annual premium increases (e.g., 18% per year on individual rates).
- Can transfer better rates by assigning flood insurance policy when property changes ownership.

Reminder of current rating factors

Since flood insurance became available through the National Flood Insurance Program over 50 years ago, the main factors affecting premiums have been:

- Is the structure in the Special Flood Hazard Area (SFHA)?
- When was the structure built; is it pre- or post-FIRM?
Pre-FIRM: If it was built before the first FIRM, rates have been subsidized and a FEMA Elevation Certificate was not required.

- See [Risk Rating 2.0](#) cont. on page 3.

Workshop continued from page 1.

11:00am - 12:00pm
Mitigation Concepts and Funding

Adele Philips, CFM is the NeDNR Flood Mitigation Planner. She is currently working with many communities on CRS projects or mitigation plans. If you are interested in flood mitigation for your community (and you ought to be!) you will want to attend this virtual class.

12:00pm - 1:00pm
Lunch Break

1:00pm - 2:00pm
Elevation Certificate: Common Mistakes and How a FPA Can Properly Make Changes if Needed

Shandi Teltschik, FEMA Region VII Senior Natural Hazards Program Specialist, will discuss the Elevation Certificate from a floodplain administrator's (FPA) perspective, including how a FPA can make changes if something is not correct.

2:15pm - 3:15pm
Dry Floodproofing: Changes to Technical Bulletin 3

Cheyenne Sun Eagle, CFM, is the Lead Trainer and NFIP Specialist for the State of Kansas Department of Agriculture. She will be discussing recent changes to Technical Bulletin 3 regarding the requirements for dry floodproofing. Dry floodproofing is becoming more common as new affordable products have come on the market.

3:30pm-4:30pm
FEMA's New Interactive Map

Emily Hatcher is the new FEMA Region VII Liaison to Nebraska. She comes to us from Florida and brings a wealth of NFIP knowledge, especially with regard to the floodplain administrator's post disaster duties. Emily will enlighten us about FEMA's new interactive map and the tools associated with it. You will want to get to know Emily and learn about the improvements to the Map Service Center. ■

Risk Rating 2.0 continued from page 2.

Post FIRM: If it was built after the first FIRM, a FEMA Elevation Certificate is required, and structure is rated based on actual elevations.

- Lowest Floor Elevation (LFE) minus Base Flood Elevation (BFE): How does the LFE (including basement or crawl space) compare to the BFE, or the 1% annual chance flood elevation?

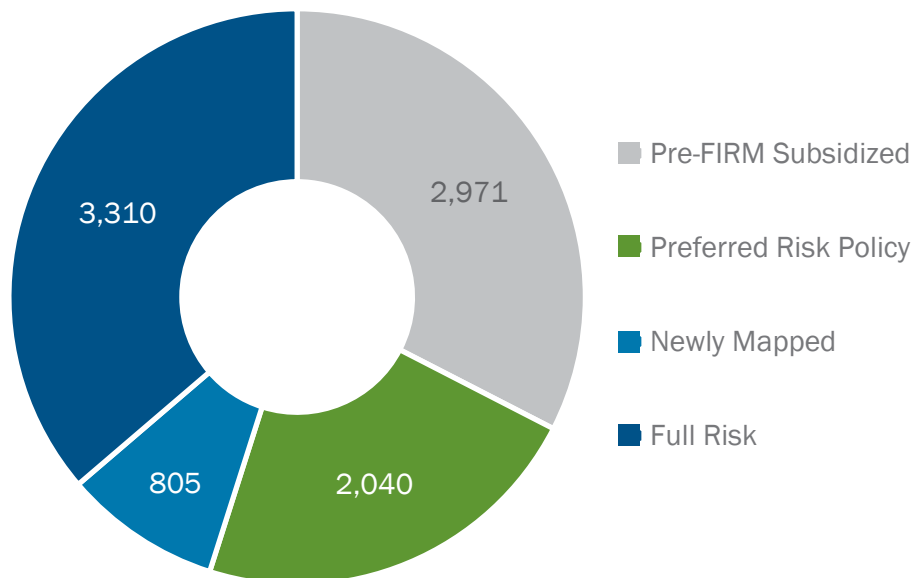
93% of current policyholders' premiums will either decrease or increase by \$20 or less per month under Risk Rating 2.0.

What are the new rating factors?

The current flood insurance premium ratings for newer buildings rely mainly on the FEMA map zone, and lowest floor elevation versus the BFE. The Risk Rating 2.0 rating engine will consider many different factors, including:

- Distance to flooding source.
- Flood type (riverine or lake).
- Building replacement cost.
- Building foundation and construction type.
- First floor elevation.
- Ground elevation (lowest adjacent grade).
- Considering urban flooding and whether behind levee.
- Probability of damage for more flood frequencies below and above 1% annual chance flood elevation, including up to 10,000-year flood (depending on data available in that area). ■

NFIP Policies in Force in NE by Rate Class



NeDNR Launches Statewide Flood Hazard Mitigation Plan

By Adele Phillips, CFM

Have you submitted your comments for the Nebraska Statewide Flood Hazard Mitigation Plan?

With the passage of LB632 last autumn, the Nebraska Legislature declared that the State of Nebraska experienced a historic flood event in 2019. This flood event significantly impacted numerous communities and individual Nebraskans. Coordination and communication between state and local entities implementing flood mitigation strategies is essential to maximize federal funds for flood mitigation efforts. The creation of an updated Statewide Flood Hazard Mitigation Plan ("Plan") will be a means to these ends.

As part of the update to the Plan, NeDNR is inviting your input via a self-guided, interactive story map. The story map will be available through 5:00 PM, Friday, July 23, 2021. In the story map you can:

- Explore an interactive map showing impacts from 2019 flooding,
- Leave comments on the interactive map,
- Participate in 2 brief surveys about flooding and how we can better serve you, and
- Learn about the Plan project.

Information collected will provide a baseline for the Plan which will be developed over the next 12 months. To access the story map, click on the graphic.



[Enter the story map](#)

Why Participate?

The Plan will benefit Nebraskans in the following ways:

- Increase understanding of Nebraska's flood risks,
- Incorporate Nebraskans' concerns into long-range planning,
- Give local communities a plan to build upon,
- Position Nebraska and its communities for more funding, and
- Facilitate cooperation between state agencies.

Plan Development Process

The first phase of the project comprised public meetings held across the state June 1 – 3, 2021. Public meetings were held in Kearney, Alliance, Valentine, Norfolk, and Lincoln. Attendees had the opportunity to submit comments, as well as meet with NeDNR and Nebraska Emergency Management Agency (NEMA) staff. A second round of public meetings will be held April 2022.

NeDNR has also convened a stakeholder group to provide expert review of the many subsections of the Plan. The kick-off meeting of the plan development committee will be held Tuesday, July 13, 2021, and reconvene on a bi-monthly basis to review and comment on the Plan sections as they are drafted. The plan development committee comprises representatives including but not limited to: all of Nebraska's Natural Resource Districts; State Departments of Transportation, Environment and Energy, and Game and Parks; federal agencies such as the USDA, NOAA, and FEMA; and state legislature representatives.

The [project website](#) will be updated continuously with draft Plan sections as they become available for comment. ■



KICKOFF PUBLIC MEETINGS
June 2021



FINAL PLAN PUBLIC MEETINGS
April 2022



PLAN PRESENTED TO LEGISLATURE & FEMA
June 2022



2021

2022



PLAN DEVELOPMENT
June 2021 - June 2022

FINAL FEMA PLAN ACCEPTANCE
December 2022



Mark Your Calendar

07.15 ☐ Mitigation Concepts & Funding

1:00 pm - 2:00 pm

Join NeDNR and NEMA for an informative 1 hour class on mitigation measures and funding opportunities. The class will cover the following topics, and more: mitigation principles, types of mitigation activities, partnership opportunities, and FEMA funds available. To learn more, visit this [link](#). 1 CEC for CFMs.

07.21 ☐ Floodplain Management Workshop

8:00 am - 4:00 pm

This workshop will cover some of the latest topics in floodplain regulations, including elevation certificates, agricultural structures, and much more. To learn more, visit this [link](#).

07.22 ☐ ■ NeFSMA Annual Conference

8:00 am - 4:00 pm

Kearney, NE

The conference will be held at the Younes Conference Center in Kearney, Nebraska. In-person attendance will be limited to 75 people. A virtual option is also available. To learn more, visit this [link](#).

08.11 - 12 ■ Local Volunteer & Donations Management

8:00 am - 5:00 pm

Kearney, NE

This course is designed to strengthen the abilities of local jurisdictions to successfully prepare for and handle volunteer and donations management issues that may arise during incidents or disasters. The course also addresses unsolicited goods, unaffiliated volunteers, and undesignated cash. To learn more, visit this [link](#).

07.21 ■ CFM Exam

1:30 pm - 4:30 pm

Kearney, NE

09.03 ■ CFM Exam

8:00 am - 11:00 am

Mulvane, KS

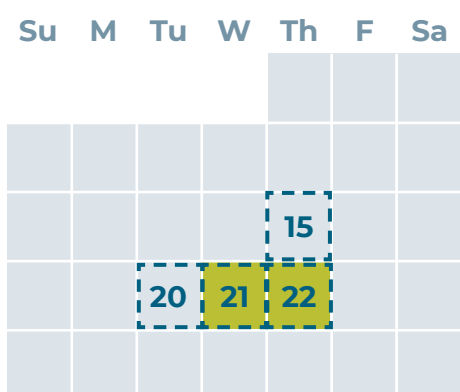
The CFM exam tests the examinee's knowledge of floodplain management topics and the responsibilities of a community that participates in the National Flood Insurance Program (NFIP). To learn more, visit this [link](#).

Community Rating System (CRS) Webinars ☐

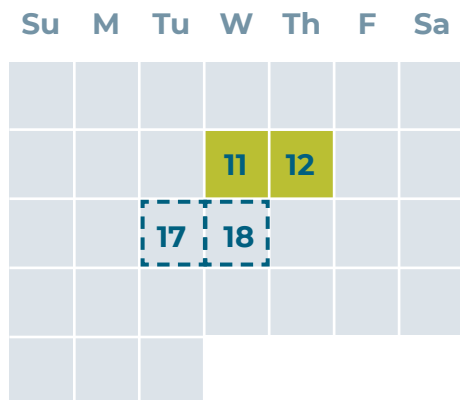
The CRS Webinar Series provides both live and on-demand training to communities that are not yet participating in the CRS, local government staff who are new to the CRS, and those with experience in the program. The series includes basic introductory sessions and more advanced topics, most averaging about an hour in length. All webinars begin at 12:00pm, unless otherwise noted. To learn more and to register, visit [this link](#) and search "CRS" under the upcoming training tab.

Course Title:	Date:
Preparing an Annual Recertification	July 20 & Sept. 21
Developing a Program for Public Information and Insurance Coverage	July 21
Preparing a Verification Visit	Aug. 17
Flood Warning and Response (Activity 610)	Aug. 18
Introduction to CRS	Oct. 12
Floodplain Mgmt. Planning	Oct. 13

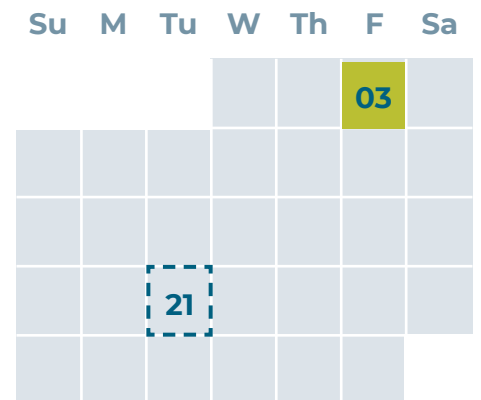
July



August



September



Want More Information?

Visit our floodplain website at: <https://dnr.nebraska.gov/floodplain>

Or, contact:

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