

# Basic Floodplain Administration

After  
Hours

**Elijah Kaufman, CFM**  
NeDNR Floodplain Management  
State NFIP Coordinator

**Erin Wendt**  
NeDNR Floodplain Management  
NFIP and Outreach Specialist

**Anna Crist**  
NeDNR Floodplain Management  
NFIP and Outreach Specialist

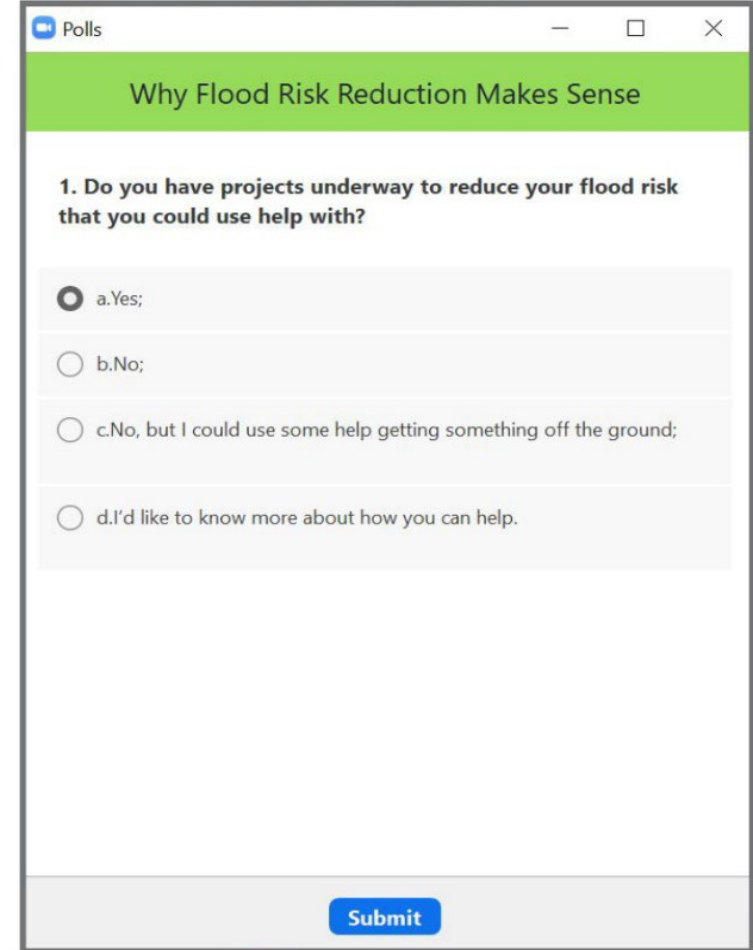
NEBRASKA  
DEPT. OF NATURAL RESOURCES

# Rules of the Road

- Attendees will be muted during the presentation
- Use the chat to ask questions during the presentation; we will pause for questions at various points
- If you want to share your video, please do
- For technical difficulties, send a private chat to Michele York or email [michele.york@nebraska.gov](mailto:michele.york@nebraska.gov)
- Ask questions!

# Poll Questions

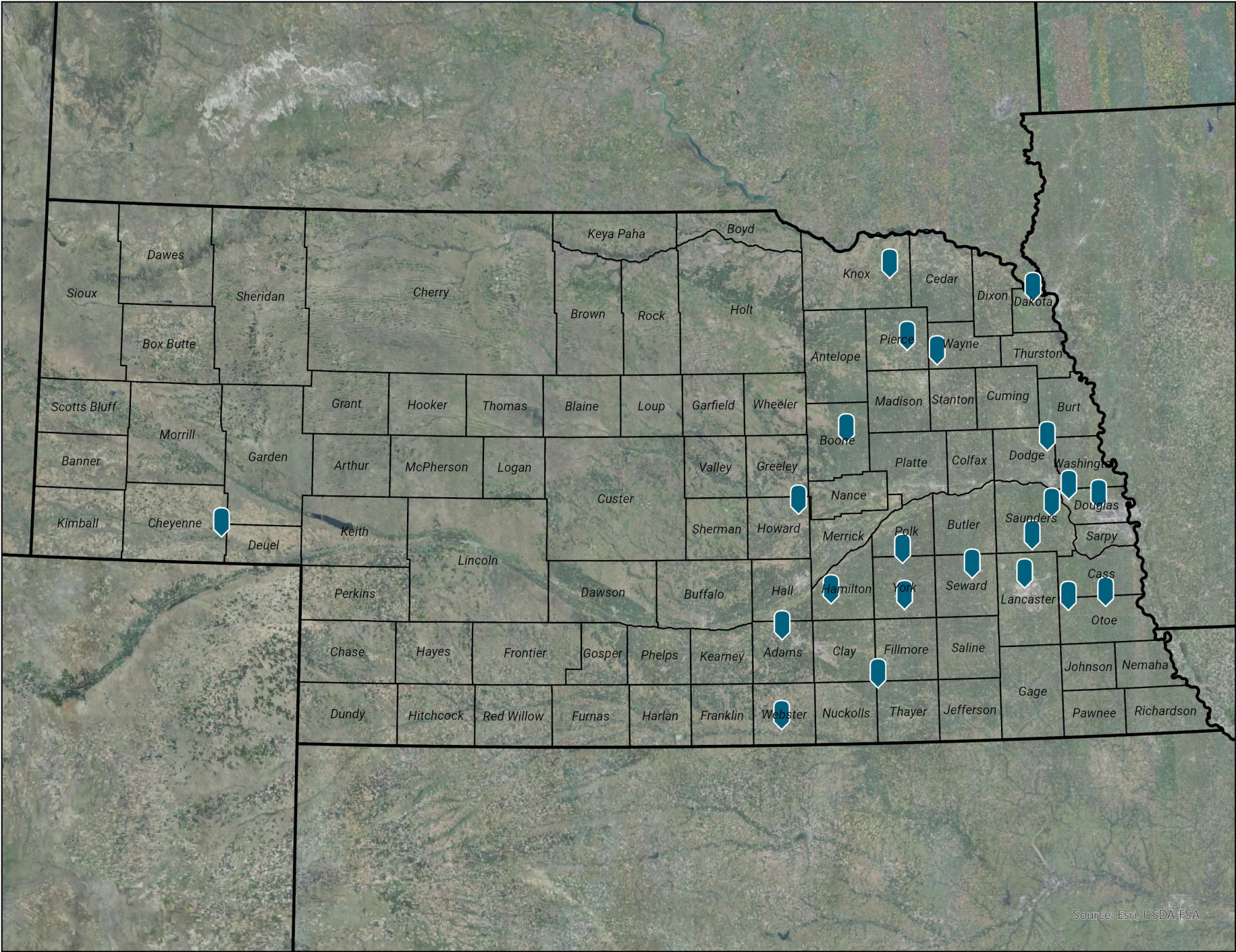
- Total of 5 poll questions. Your answers are anonymous
- If you are a Certified Floodplain Manager (CFM) or a Nebraska Municipality Treasurer requesting Continuing Education Credit (CEC) today, you must answer **all** poll questions. We will report only full participation
- Only the person registered and logged into Zoom will receive credit. If multiple people are viewing the presentation together, you will each need to log into Zoom using your unique link and answer the poll questions separately to receive credit



The screenshot shows a Zoom poll window titled "Polls" with a green header bar that reads "Why Flood Risk Reduction Makes Sense". Below the header, the poll question is: "1. Do you have projects underway to reduce your flood risk that you could use help with?". There are four radio button options: "a.Yes;", "b.No;", "c.No, but I could use some help getting something off the ground;", and "d.I'd like to know more about how you can help.". The "a.Yes;" option is selected. At the bottom right of the poll window is a blue "Submit" button.



Thank you  
for joining  
us!





# THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

# NFIP Defined

The NFIP is a federal program:

- Established with passage of the National Flood Insurance Act of 1968
- Enables property owners in participating communities to purchase insurance as protection against flood losses
- Participation is voluntary and is based on an AGREEMENT between local communities and the Federal Government

**Key  
Term:**

Agreement– The Federal Government makes flood insurance available within communities that adopt and enforce floodplain management regulations to reduce flood risk to new floodplain development.



# Why do Communities Participate?

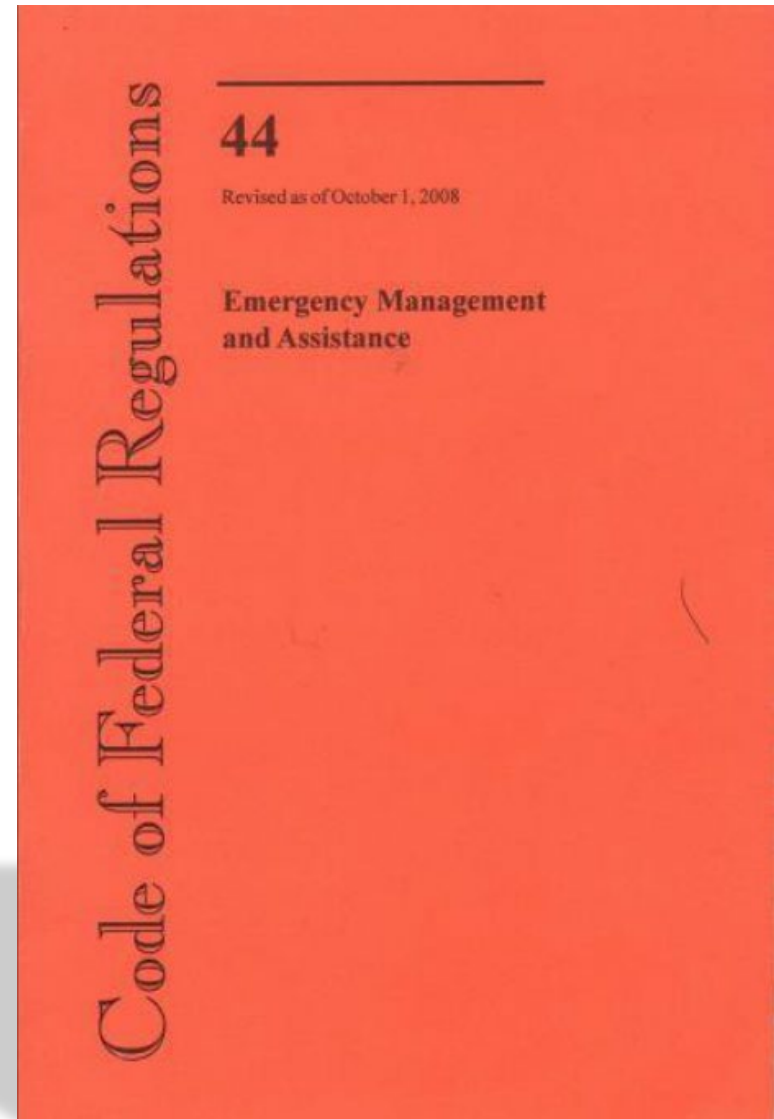
- If a structure is in a mapped floodplain, flood insurance **MUST** be purchased to obtain a federally-backed mortgage
- Could be implications for disaster assistance if there is a flood map, but the community doesn't participate
- Reduce loss of life and property due to flooding



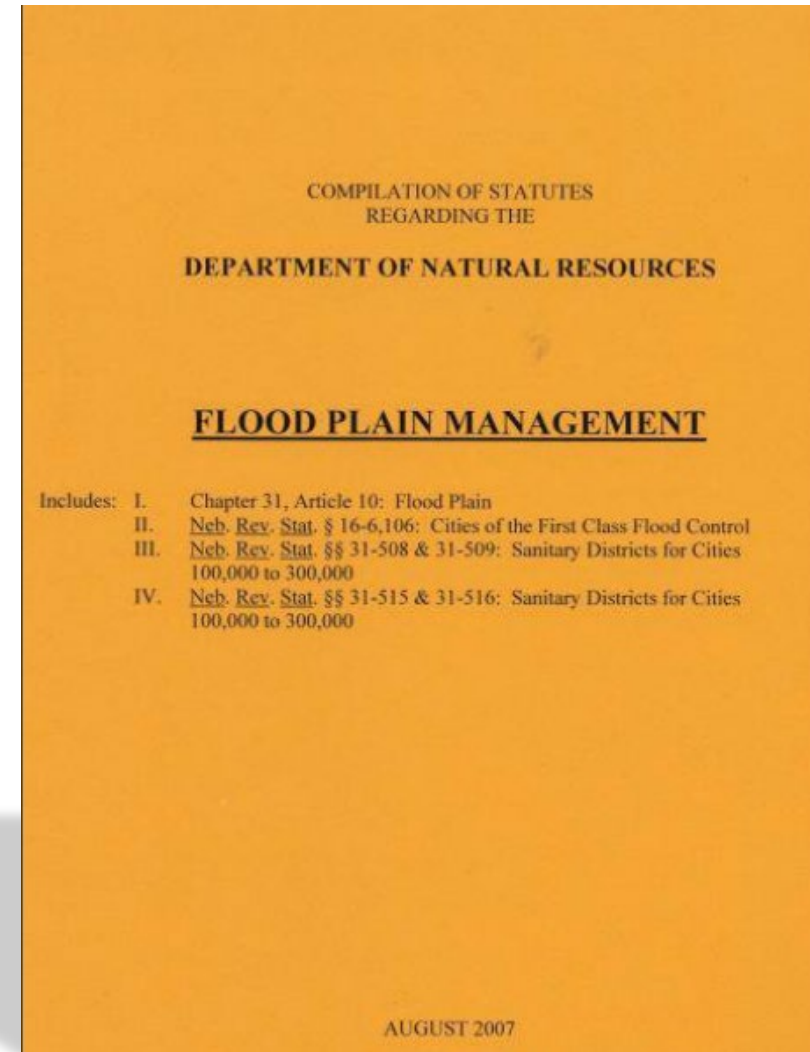
# Your Community's Authority



State regulations are based on  
Title 44, Part 60.3 of the Code  
of Federal Regulations,  
“44 CFR 60.3”

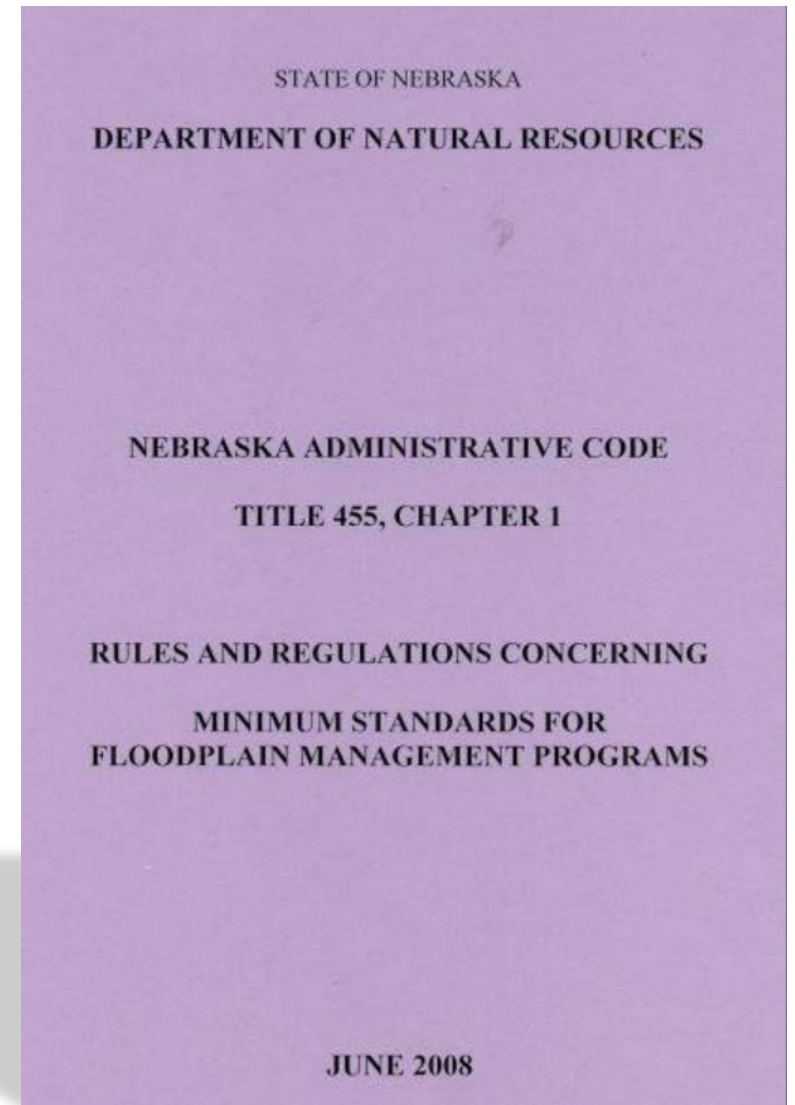


# Nebraska Revised Statutes, Chapter 31, Article 10, Flood Plain Management





# Nebraska Minimum Standards for Floodplain Management Programs (Nebraska Administrative Code: Title 455, Chapter 1)



The National Flood Insurance Program (NFIP) is governed and enforced at the local level.

The local floodplain ordinance, based on Nebraska's minimum standards, is your ultimate authority.

ORDINANCE/RESOLUTION NO. {number}

*Zoning Overlay District*

*Floodplain Management Ordinance*

*60.3(d)*

*AN ORDINANCE INTRODUCED BY THE GOVERNING BODY CREATING FLOODWAY AND FLOOD FRINGE DISTRICTS DEFINING THE SAME AND SETTING FORTH REGULATIONS THEREOF.*

**SECTION 1.0 STATUTORY AUTHORIZATION, FINDINGS OF FACT, AND PURPOSES**

**1.1 STATUTORY AUTHORIZATION**

The Legislature of the State of Nebraska has delegated the responsibility to local governmental units to adopt zoning regulations designed to protect the public health, safety, general welfare, and property of the people of the state. The Legislature, in *Nebraska Revised Statutes* Sections 31-1001 to 31-1023 (as amended), has further assigned the responsibility to adopt, administer, and enforce floodplain management regulations to the county, city, or village with zoning jurisdiction over the floodprone area. Therefore the {governing body} of {community name}, Nebraska ordains as follows:

**1.2 FINDINGS OF FACT**

**A. Flood Losses Resulting from Periodic Inundation**

The flood hazard areas of {community name}, Nebraska are subject to inundation that results in loss of life and property, health and safety hazards, disruption of commerce and governmental services, extraordinary public expenditures for flood protection and relief, and impairment of the tax base, all of which adversely affect the public health, safety, and general welfare.

**B. General Causes of the Flood Losses**

These flood losses are caused by the cumulative effect of obstructions in floodplains causing increases in flood heights and velocities as well as the occupancy of flood hazard areas by uses vulnerable to floods or hazardous to others that are inadequately elevated or otherwise unprotected from flood damages.

**1.3 STATEMENT OF PURPOSE**



# Updating Your Ordinance

Board agrees on an ordinance draft

- Review the model ordinance
- Choose to keep or remove optional language
- Assign the Floodplain Administrator position

Draft ordinance submitted to NeDNR for review

- Estimate for 10 working days
- Review includes a crosscheck with State and Federal minimum standards

NeDNR provides comments on draft ordinance

- Comments may include missing language, incorrect FIRM panels referenced, etc.
- Will be your community's responsibility to make changes

Ordinance forwarded to FEMA for final approval

- Again, estimate 10 working days
- If FEMA returns any comments, we will coordinate with you on the required changes

Once approved, your community may adopt the new ordinance

- We will notify you as soon as FEMA gives approval for adoption
- We will request a final signed/stamped copy of the adopted ordinance



# Introducing Floodplains


# Introducing Floodplains

- Shown as a “zone” on a map
- Are designated by NeDNR in conjunction with FEMA, and are regulated at the local level as a separate zoning district
  - *Only applies to communities that participate in the NFIP*





# Types of Floodplains

- There are many types of floodplains representing different flood risks
  - Identified by letters and numbers (i.e. Zone A, Zone A-99, Zone X, etc.)
  - Some are regulatory, require additional permits/regulations to be followed
  - Others are simply to indicate risk
  - Boundaries are shown on the FIRM...
- 

## NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from local drainage sources or small size. The community map sponsor should be consulted for possible updated or additional flood hazard information.

To obtain more detailed information in areas where Base Flood Elevations (BFEs) and/or floodway have been determined, users are encouraged to consult the Flood Profiles and Floodway Data and/or Summary of Floodway Elevations tables contained within the Flood Insurance Study (FIS) Report that accompanies this FIRM. Users should be aware that BFEs shown on the FIRM represent rounded whole-foot elevations. These BFEs are intended for flood insurance rating purposes only and should not be used as the sole source of flood elevation information. Annotated flood elevation data presented in the FIS Report should be utilized in conjunction with the FIRM for purposes of construction and/or floodplain management.

Coastal Base Flood Elevations shown on this map apply only to areas of 0.0 National Geospatial Vertical Datum of 1988 (NGVD 88). Users of the FIRM should be aware that coastal flood elevations are also provided in the Summary of Floodway Elevations table in the Flood Insurance Study Report for this jurisdiction. Elevations shown in the Summary of Floodway Elevations table should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on this FIRM.

Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the Flood Insurance Study Report for this jurisdiction.

Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 2.4 "Flood Protection Measures" of the Flood Insurance Study Report for information on flood control structures for this jurisdiction.

The projections used in the preparation of this map are National State Plane NAD83 Zone 12 (NAD83 Zone 12). The horizontal datum was NAD 83, GRS 1980 spheroid. Differences in datum, spheroid, projection or UTM areas used in the production of FISRs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of the FIRM.

Flood elevations on this map are referenced to the National Geospatial Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geospatial Vertical Datum of 1988 and the North American Vertical Datum of 1988, visit the National Geospatial Survey website at <http://www.ngs.noaa.gov> or contact the National Geospatial Survey at the following address:

NGS Information Services  
NGA, NGS02  
National Geospatial Survey  
5540-3, #0022  
1515 East-West Highway  
Silver Spring, Maryland 20910-3282  
(201) 713-3242

To obtain current elevation, description, and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geospatial Survey at (201) 713-3242, or visit its website at <http://www.ngs.noaa.gov>.

Base map information shown on this FIRM was derived from U.S. Geological Survey Digital Orthophoto Quadrangles produced at a scale of 1:12,000 from photography dated 1998 or later.

The profile baselines depicted on this map represent the hydraulic modeling baselines that match the flood profiles in the FIS report. As a result of improved topographic data, the profile baselines, in some cases, may deviate significantly from the channel centerline or appear outside the SFHA.

Accompanying Letter Notes to Users. Check with your local community to obtain more information such as the estimated level of protection provided which may exceed the 1 percent annual-chance level and Emergency Action Plan, on the levee system(s) shown as providing protection for areas on the panel. To indicate flood risk in residential risk areas, property owners and residents are encouraged to consider flood insurance and floodproofing or other protective measures. For more information on flood insurance, interested parties should visit the FEMA Website at <http://www.fema.gov/business/floodrisk.cfm>.

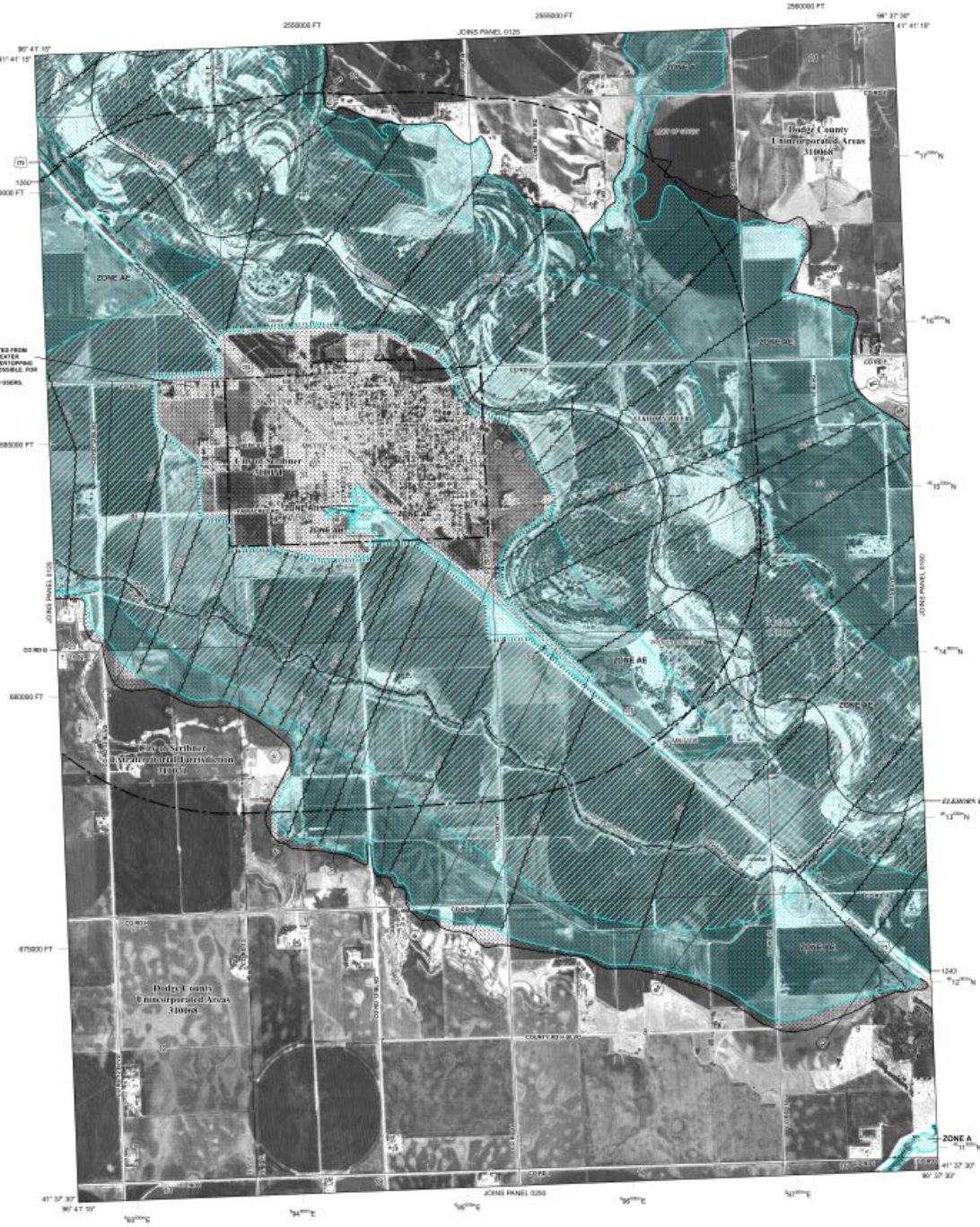
Corporate limits shown on this map are based on the best data available at the time of publication. Boundary changes due to annexations or disincorporations may have occurred after this map was published; map users should contact appropriate community officials to verify current corporate limit locations.

Please refer to the separately printed Map Index for an overview map of the county showing the extent of map panels, community map sponsor addresses, and a listing of Communities table containing National Flood Insurance Program data for each community as well as a listing of the panels in which each community is located.

For information on available products associated with this FIRM visit the Map Service Center (MSC) website at <http://www.fema.gov>. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the MSC website.

If you have questions about this map, how to order products, or the National Flood Insurance Program in general, please call the FEMA Map Information Hotline (FMIH) at 1-877-FEMA-MAP (1-877-366-6271) or visit the FEMA website at <http://www.fema.gov/business>.

THIS AREA IS KNOWN AS BEING PROTECTED FROM THE EXCESSIVE WINDS OF A HURRICANE OR OTHER FLOOD HAZARD BY A LEVEE SYSTEM. OVERFLOW OF ANY LEVEE SYSTEM IS POSSIBLE. FOR ADDITIONAL INFORMATION, SEE THE "ACKNOWLEDGE LEVEE NOTE" IN NOTES TO USERS.



## LEGEND

**SPECIAL FLOOD HAZARD AREAS (SFHA) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**  
The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The annual flood hazard area is the area subject to flooding by the 1% annual chance flood. Areas of special flood hazard include Zones A, AE, AH, AO, A1, A2, A3, A4, A5, A6, A7, A8, A9, A10, A11, A12, A13, A14, A15, A16, A17, A18, A19, A20, A21, A22, A23, A24, A25, A26, A27, A28, A29, A30, A31, A32, A33, A34, A35, A36, A37, A38, A39, A40, A41, A42, A43, A44, A45, A46, A47, A48, A49, A50, A51, A52, A53, A54, A55, A56, A57, A58, A59, A60, A61, A62, A63, A64, A65, A66, A67, A68, A69, A70, A71, A72, A73, A74, A75, A76, A77, A78, A79, A80, A81, A82, A83, A84, A85, A86, A87, A88, A89, A90, A91, A92, A93, A94, A95, A96, A97, A98, A99, A100.

- Zone A:** Base Flood Elevation Determined.
- Zone AE:** Base Flood Elevation Determined.
- Zone AH:** Flood depths of 1 to 3 feet (usually areas of ponds); Base Flood Elevation Determined.
- Zone AO:** Flood depths of 1 to 3 feet (usually areas of ponds); Base Flood Elevation Determined.
- Zone A1:** Special Flood Hazard Area for areas protected from the 1% annual chance flood by a flood control system that was adequately described. Zone A1 indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood. Area to be protected from 1% annual chance flood by a Federal flood protection system under contract; no Base Flood Elevation Determined.
- Zone A2:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A3:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A4:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A5:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A6:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A7:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A8:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A9:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A10:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A11:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A12:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A13:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A14:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A15:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A16:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A17:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A18:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A19:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A20:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A21:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A22:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A23:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A24:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A25:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A26:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A27:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A28:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A29:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A30:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A31:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A32:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A33:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A34:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A35:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A36:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A37:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A38:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A39:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A40:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A41:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A42:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A43:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A44:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A45:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A46:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A47:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A48:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A49:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A50:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A51:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A52:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A53:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A54:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A55:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A56:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A57:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A58:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A59:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A60:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A61:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A62:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A63:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A64:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A65:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A66:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A67:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A68:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A69:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A70:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A71:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A72:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A73:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A74:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A75:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A76:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A77:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A78:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A79:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A80:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A81:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A82:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A83:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A84:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A85:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A86:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A87:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A88:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A89:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A90:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A91:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A92:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A93:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A94:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A95:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A96:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A97:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A98:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A99:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.
- Zone A100:** Coastal flood area with velocity (water action); no Base Flood Elevation Determined.

**FLOODWAY AREAS IN ZONE A2**  
The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.

**OTHER FLOOD AREAS**  
**Zone B:** Areas of 0.2% annual chance flood, areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile, and areas protected by levees from 1% annual chance flood.

**OTHER AREAS**  
**Zone C:** Areas determined to be outside the 0.2% annual chance floodplain.

**Zone D:** Areas in which flood hazards are undetermined, but possible.

**COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS**  
**Zone E:** CBRS areas and CBRS are normally located within or adjacent to Special Flood Hazard Areas.

**OTHERWISE PROTECTED AREAS (OPA)**  
**Zone F:** CBRS areas and CBRS are normally located within or adjacent to Special Flood Hazard Areas.

**1% Annual Chance Floodplain Boundary**  
**Zone G:** 1% Annual Chance Floodplain Boundary.

**0.2% Annual Chance Floodplain Boundary**  
**Zone H:** 0.2% Annual Chance Floodplain Boundary.

**County Boundary**  
**Zone I:** County Boundary.

**City and County Boundary**  
**Zone J:** City and County Boundary.

**Boundary showing Special Flood Hazard Area Zones and boundary showing Special Flood Hazard Areas of different base Flood Elevations, Flood depths, or flood velocities.**  
**Zone K:** Boundary showing Special Flood Hazard Area Zones and boundary showing Special Flood Hazard Areas of different base Flood Elevations, Flood depths, or flood velocities.

**Base Flood Elevation line and value; elevation in feet**  
**Zone L:** Base Flood Elevation line and value; elevation in feet.

**Base Flood Elevation value where uniform within area; elevation in feet**  
**Zone M:** Base Flood Elevation value where uniform within area; elevation in feet.

**Referenced to the National Geospatial Vertical Datum of 1988**  
**Zone N:** Referenced to the National Geospatial Vertical Datum of 1988.

**Other vertical datum**  
**Zone O:** Other vertical datum.

**Transect line**  
**Zone P:** Transect line.

**Geographic coordinates referenced to the North American Datum of 1983 (NAD 83); Modern Hemisphere**  
**Zone Q:** Geographic coordinates referenced to the North American Datum of 1983 (NAD 83); Modern Hemisphere.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone R:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone S:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone T:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone U:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone V:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone W:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone X:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone Y:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone Z:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone AA:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone AB:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone AC:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data**  
**Zone AD:** Effective date of Flood Insurance Rate Map (FIRM) and/or Flood Insurance Study (FIS) data.

**NATIONAL FLOOD INSURANCE PROGRAM**

**PANEL 0120G**

**FIRM**

**FLOOD INSURANCE RATE MAP**

**DODGE COUNTY, NEBRASKA AND INCORPORATED AREAS**

**PANEL 120 OF 450**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

COORDINATES	DISTRICT	DATE	STATUS
DODGE COUNTY	0120G	01/01/00	01
DODGE COUNTY	0120G	01/01/00	02

**MAP NUMBER 31053C0120G**  
**MAP REVISED MARCH 3, 2011**  
**Federal Emergency Management Agency**

Notes to User: The Map Number shown below should be used when placing map orders. The Community Number shown above should be used on insurance applications for the subject community.



# Floodplain Management

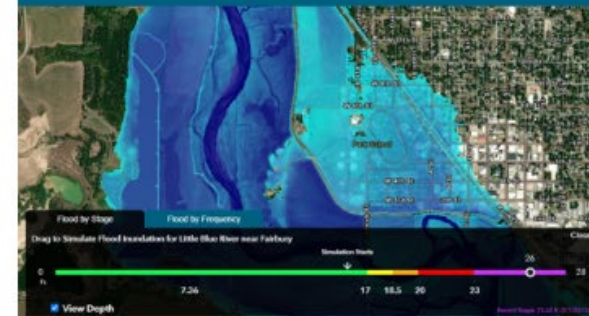
## Interactive Maps

[Home](#) / [Services](#) / [Floodplain Management](#) / [Interactive Maps](#)

### Floodplain Interactive Map



### Real-time Flood Forecasting (NeRFF)



### FEMA Interactive Map

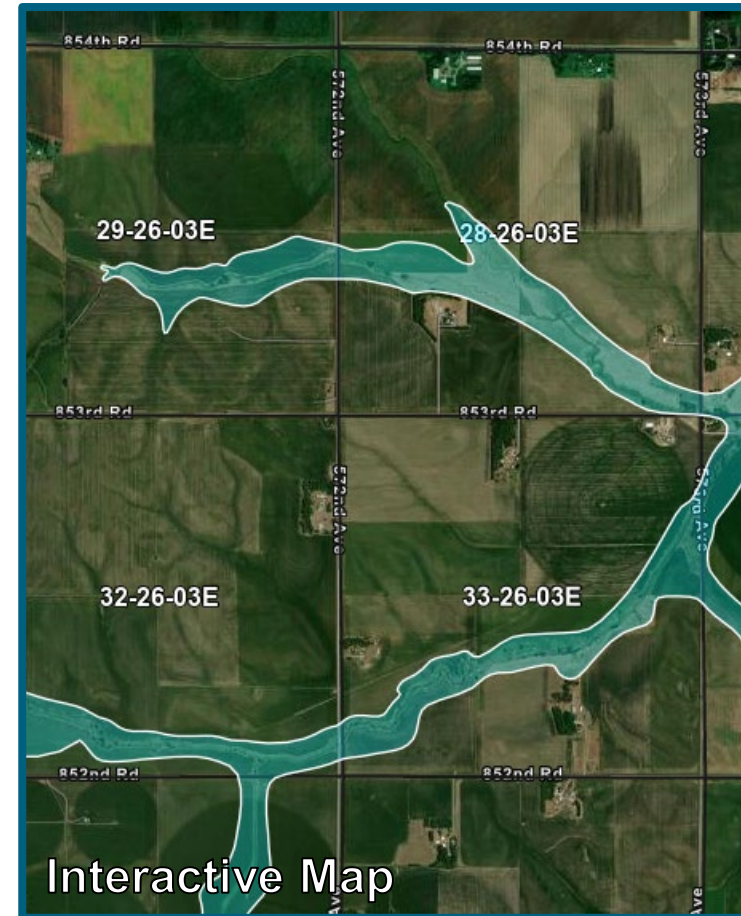
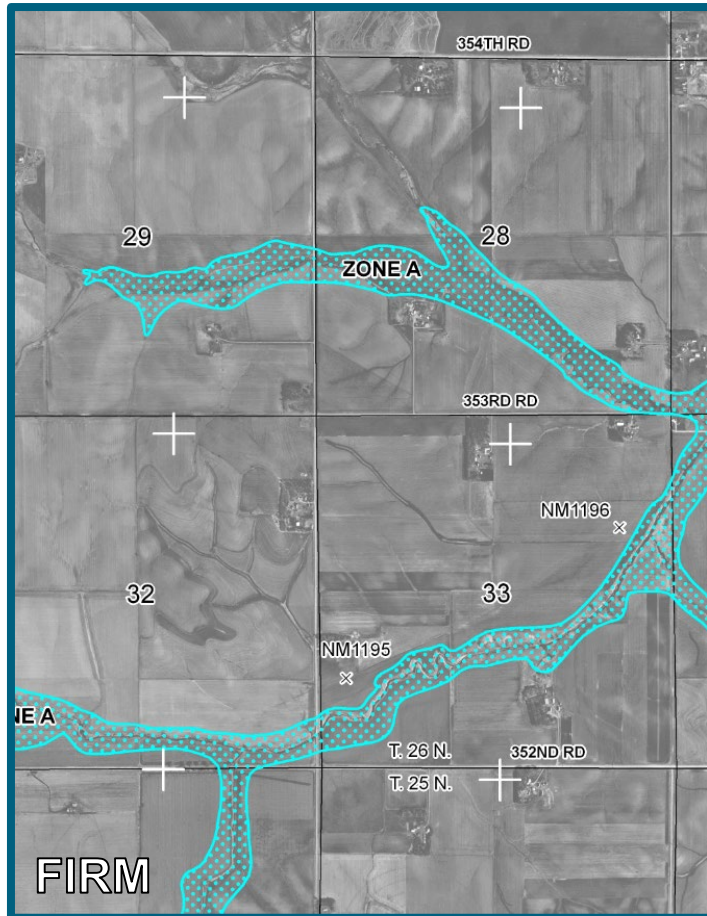


### USGS Real-Time Flows



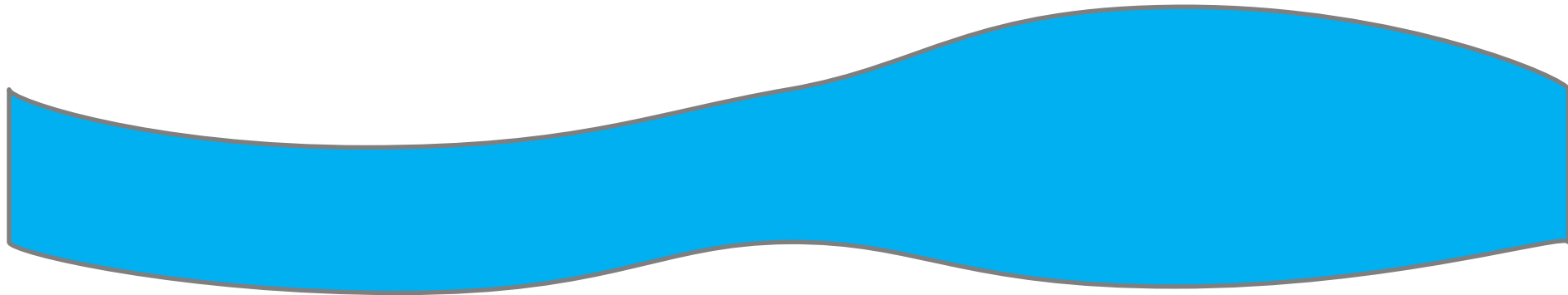


# Zone A

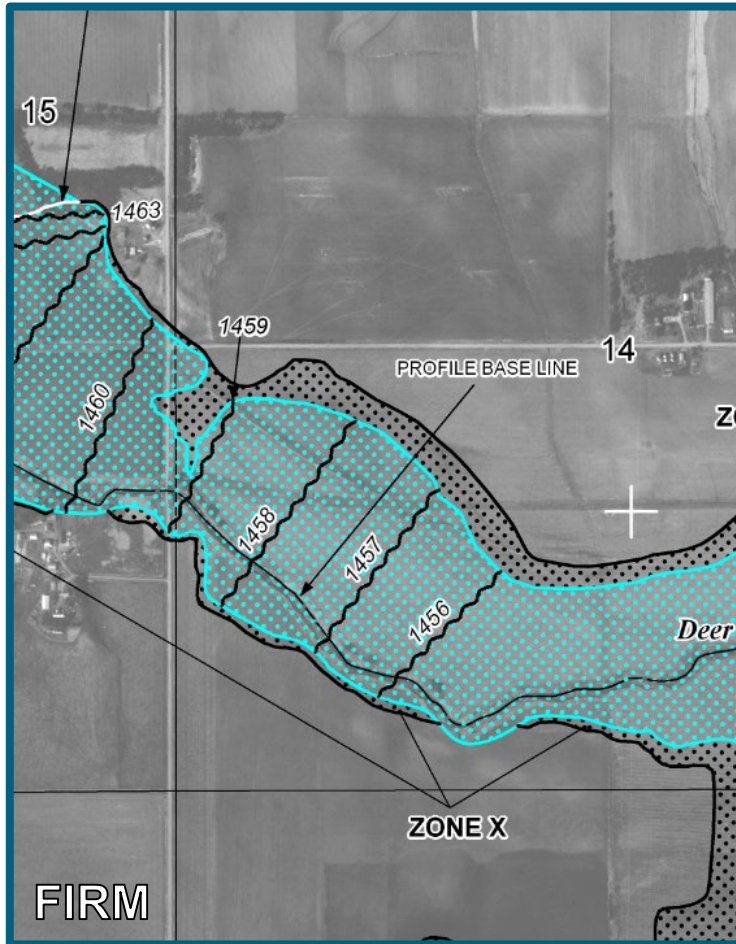


# Zone A

- No Base Flood Elevations shown
- No Flood Insurance Study to determine BFEs
  - We provide them!
- Simply shows the boundary of the floodplain



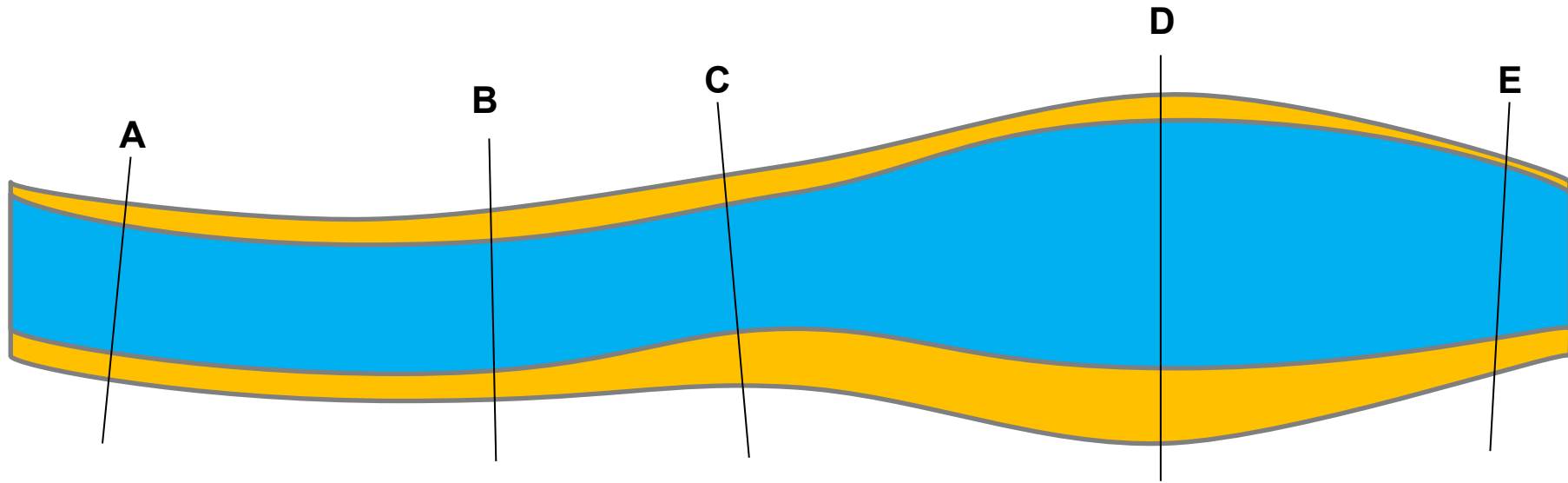
# Zone AE w/o Floodway



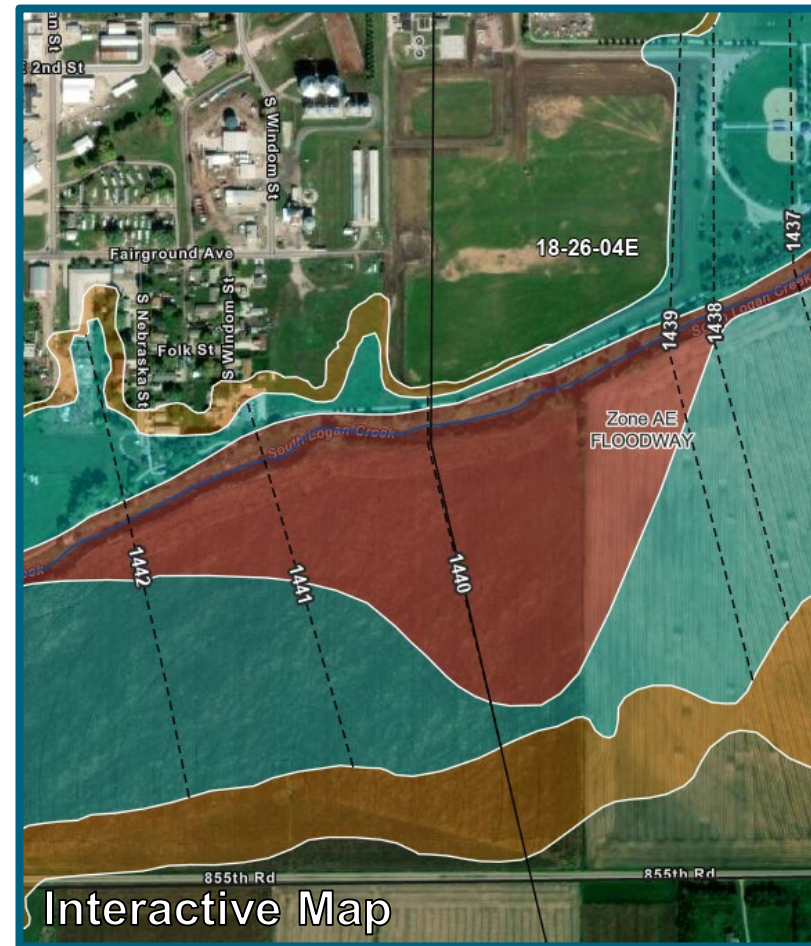
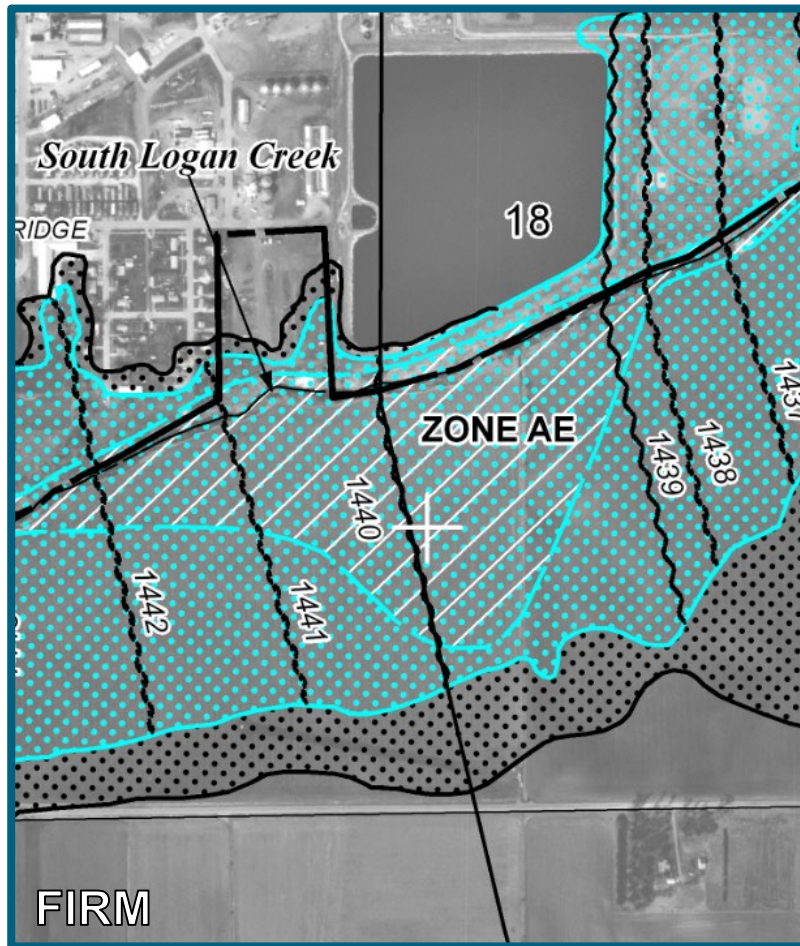


# Zone AE w/o Floodway

- Flood Elevations are determined
- A Flood Insurance Study exists
- A floodway has not been established

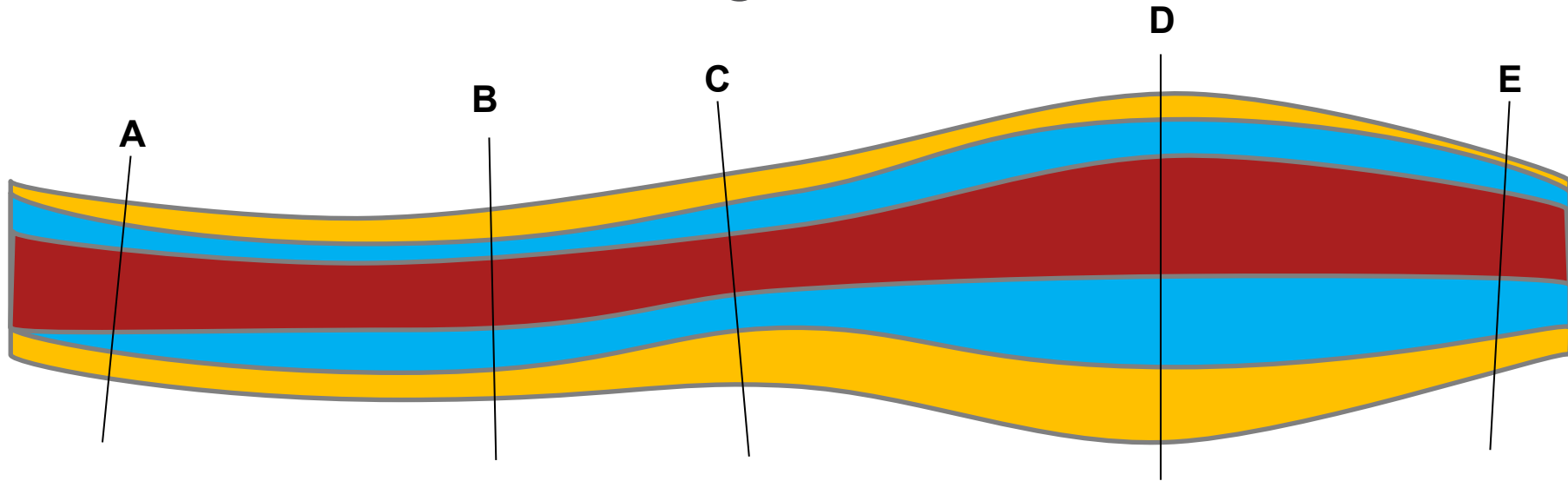


# Zone AE w/ Floodway



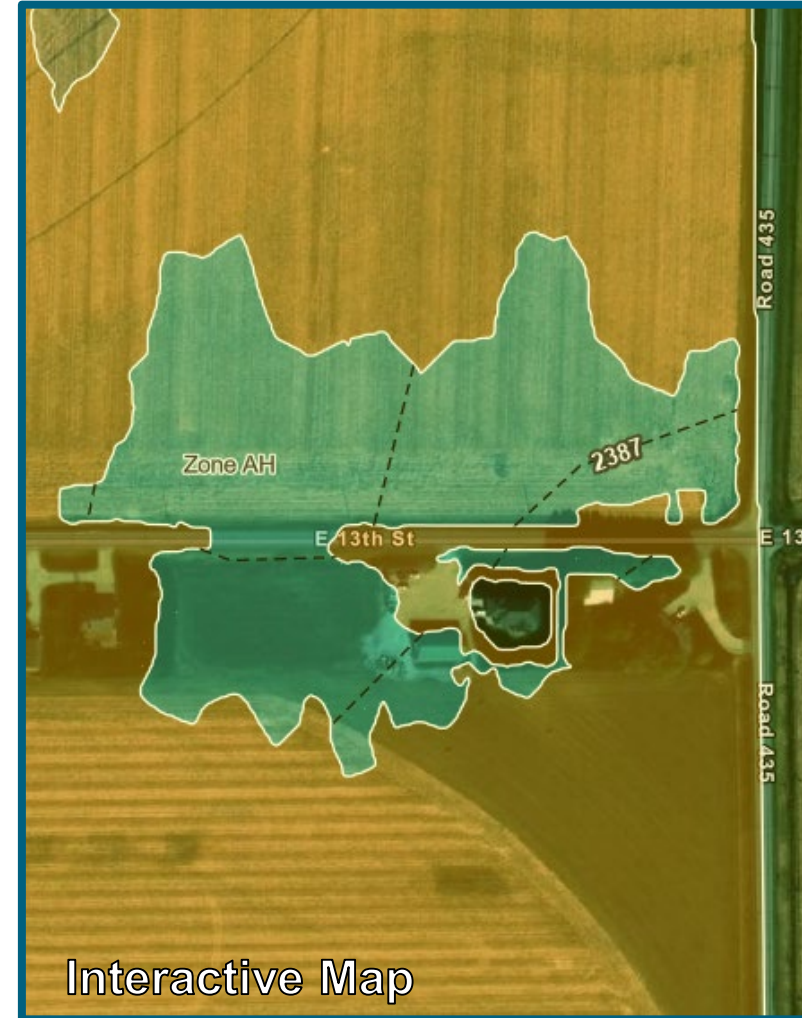
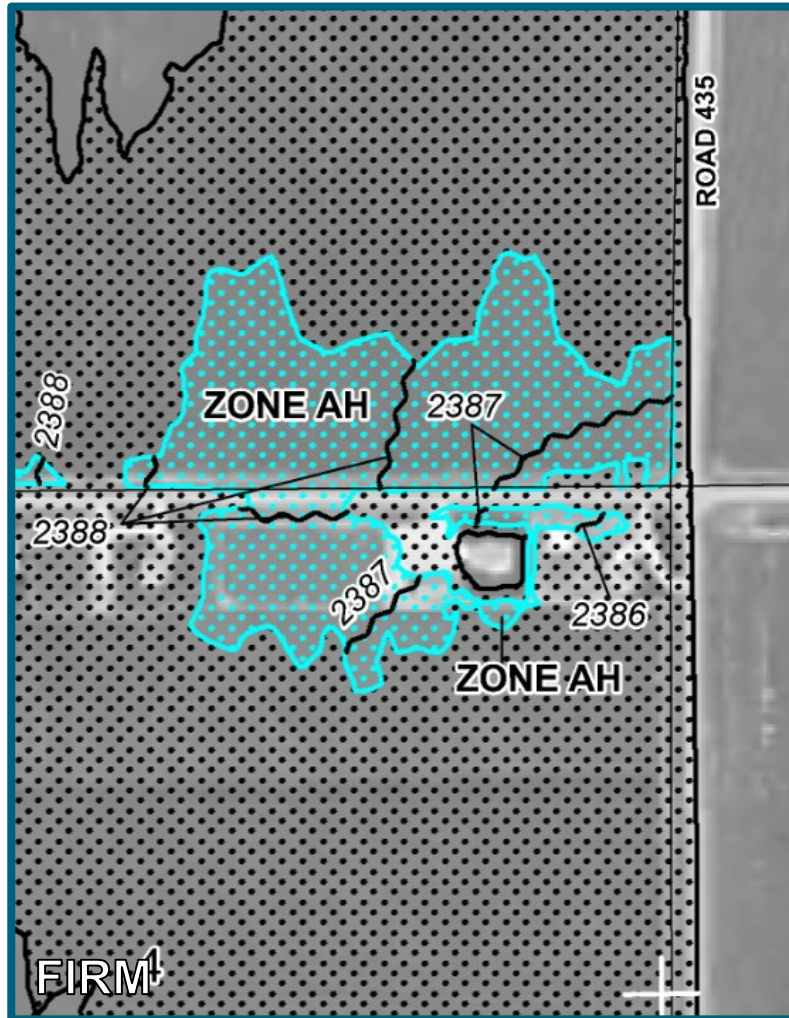
# Zone AE w/ Floodway

- Flood Elevations are determined
- A Flood Insurance Study exists
- A floodway has been established, and is shown as an area within the “flood fringe”





# Zone AH



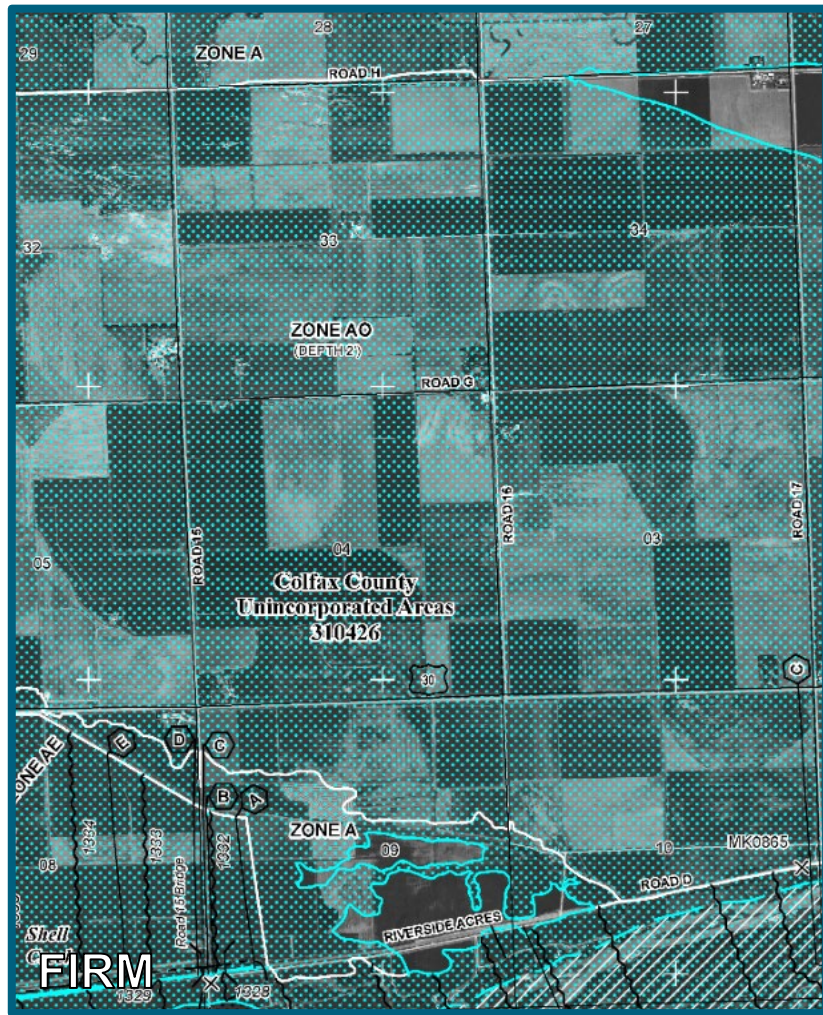
# AH Zones

- Ponding with depths of 1-3 ft
- Base Flood Elevation is shown on the FIRM
- In low lying areas with no flowing water





# AO Zones

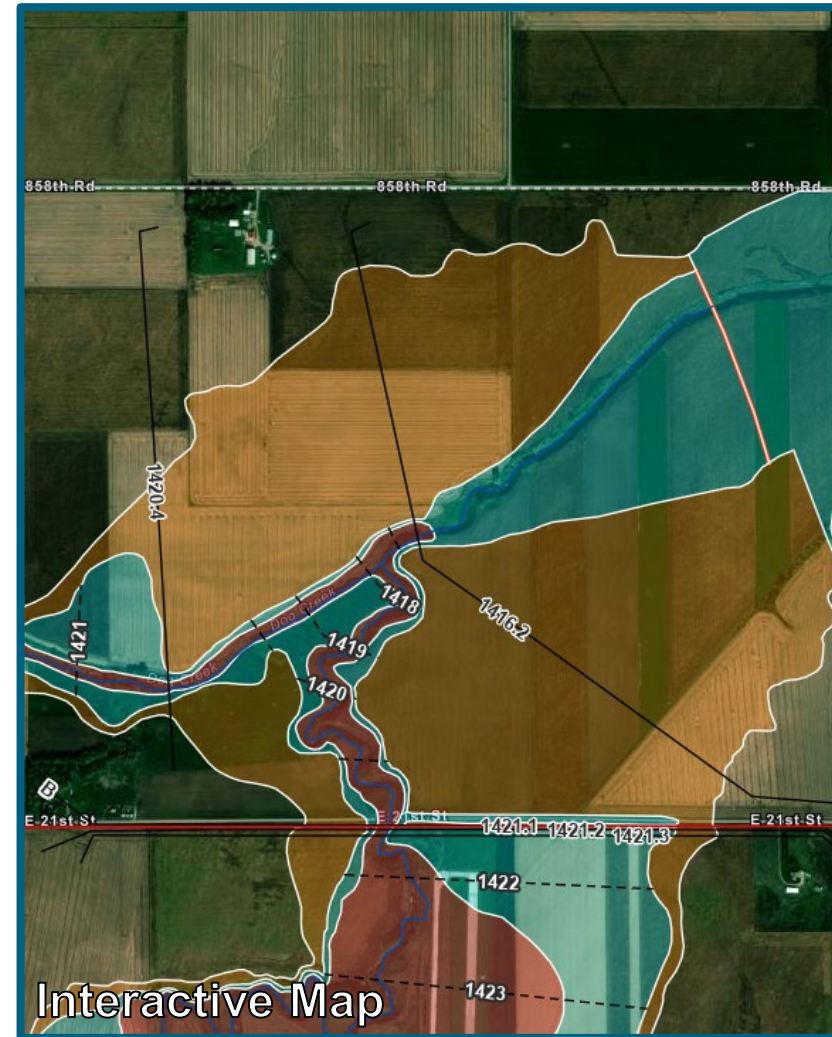
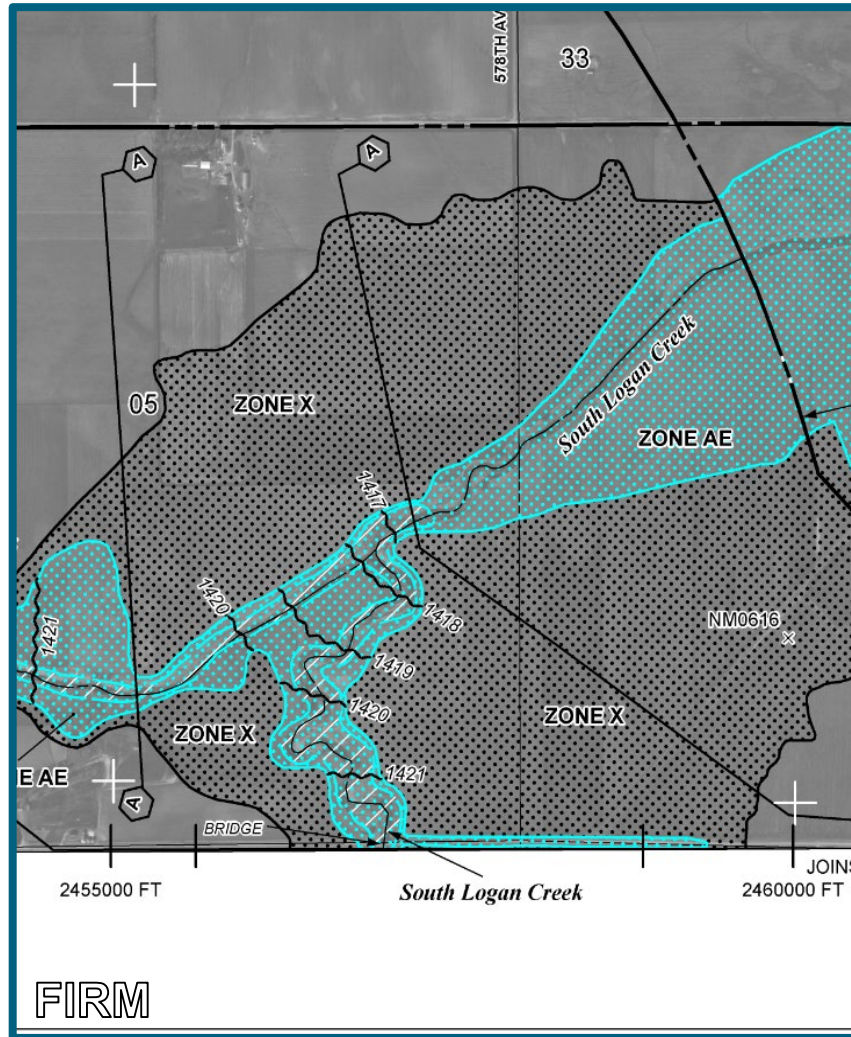




# AO Zones

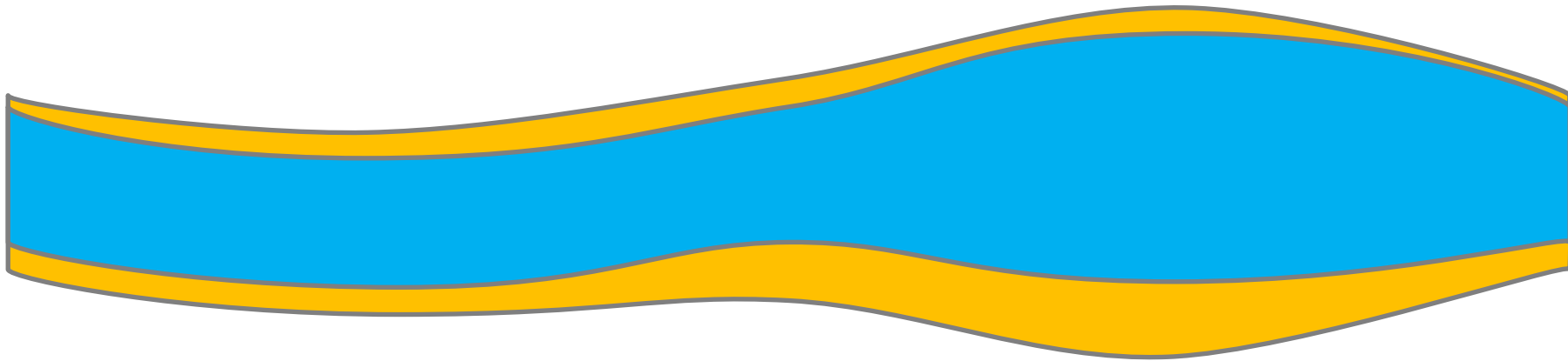
- Sheet flooding on a sloping terrain
- 1-3 feet in depth
- Depth will be given on the FIRM (if not, then 2')
- BFE is depth plus Highest Adjacent Grade (HAG)

# Shaded X Zones



# Shaded X Zones

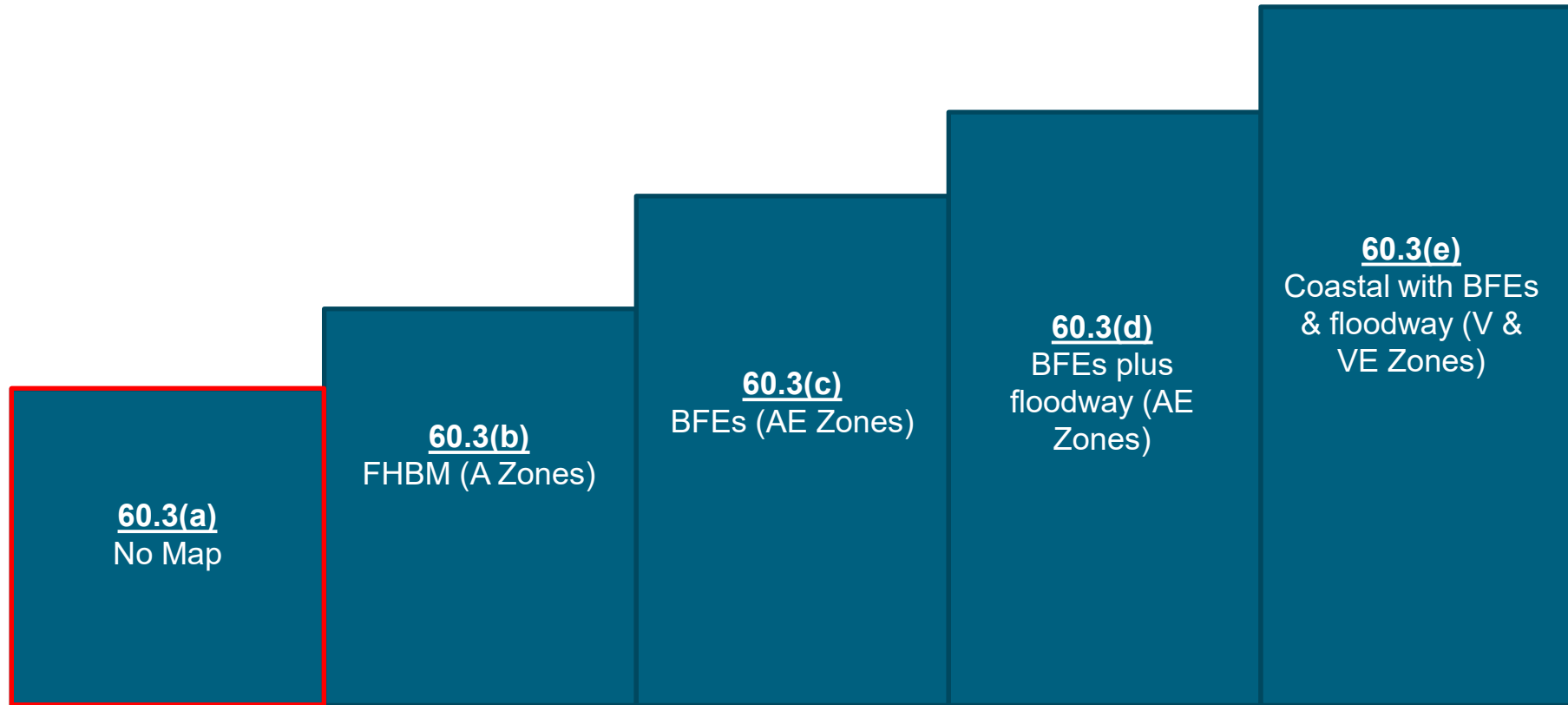
- 500 year, 0.2% chance floodplain
- NOT a regulatory floodplain
- Some federally funded projects cannot be in this zone





# Minimum Standards and Regulations

# 44 CFR 60.3 (a)



# 60.3(a) Floodplain Management Criteria

The community shall:

- Require permits for all proposed development
- Review permit applications for building sites to ensure that any development remains reasonably safe from flooding
- Ensure all necessary permits are received
- Review subdivision and other new development proposals for:
  - Need to minimize flood damage
  - Location/construction of public utilities/facilities
  - Adequate drainage
- Require new and replacement water supply systems and sanitary sewage systems to be designed to minimize or eliminate cross contamination with the flood waters

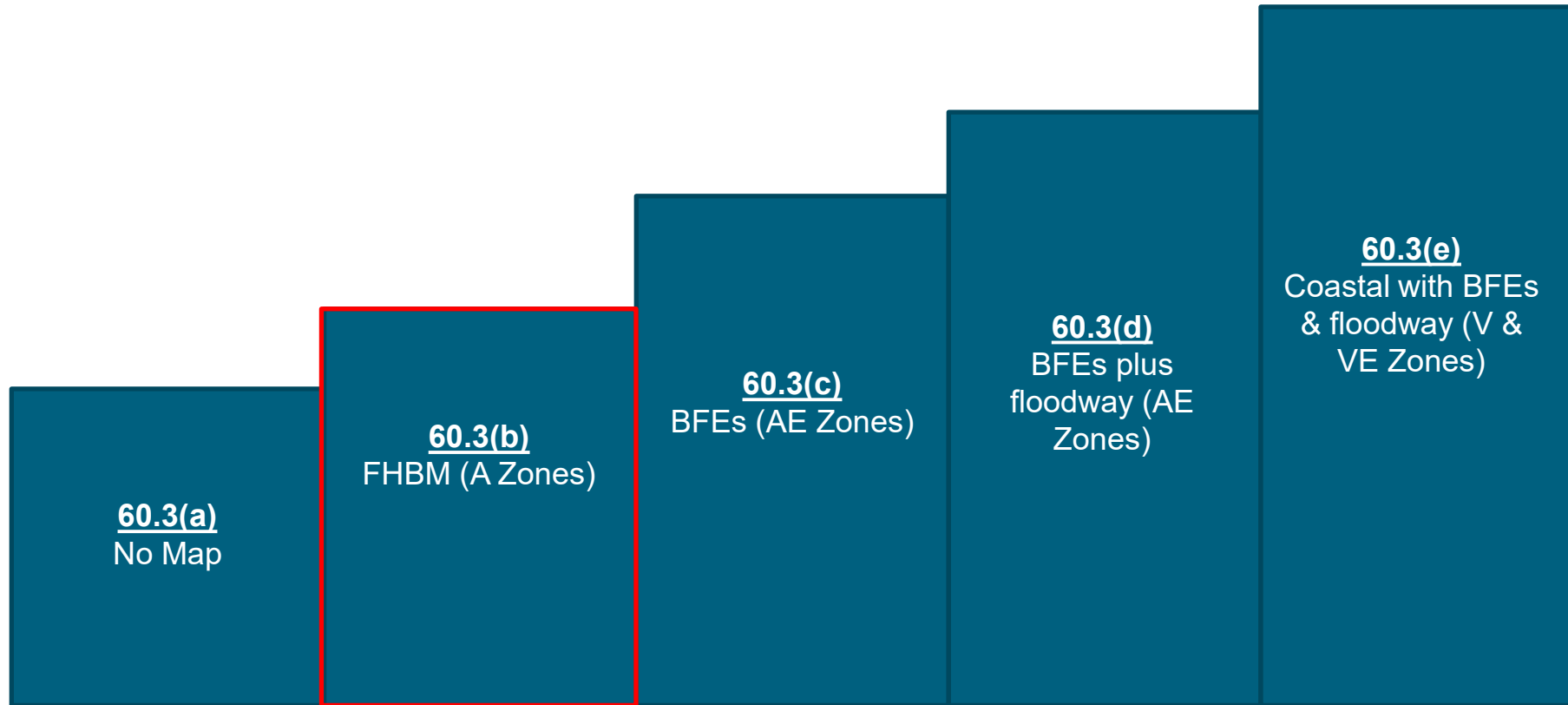


## 60.3(a) New Construction Criteria

All new construction/substantial developments:

- Are designed (or modified) and adequately anchored to prevent flotation, collapse, and lateral movement
- Are constructed with flood-resistant materials
- Use methods and practices to minimize flood damage
- Protect utilities and other service facilities from intrusion of floodwaters

# 44 CFR 60.3 (b)

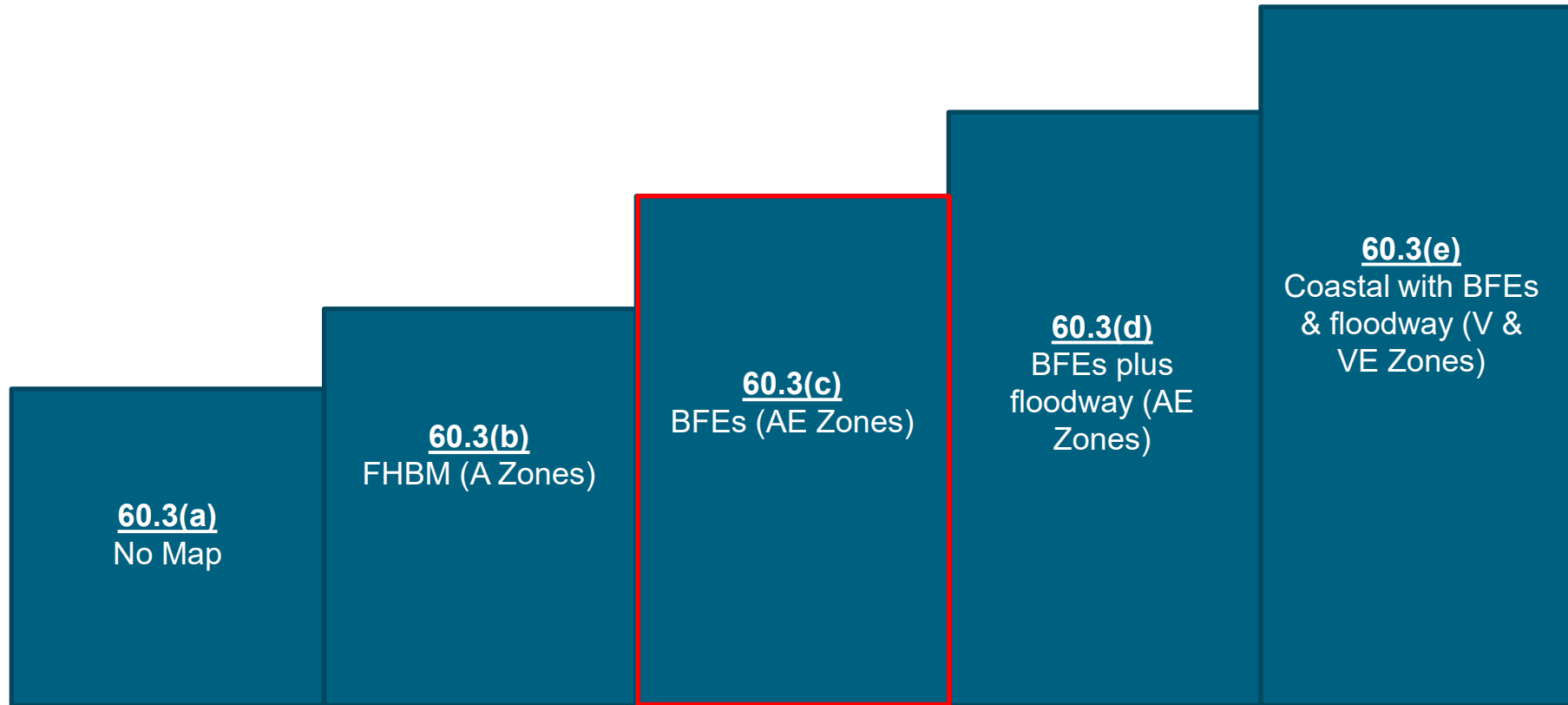


# 60.3 (b) Floodplain Management Criteria

- **Apply all 60.3(a) Requirements...**
  - ...But only for those in the floodplain!**
- Elevate lowest floor or floodproof to 1 foot above BFE
- Obtain BFE data from NeDNR
- Engineer certify that development will not raise the floodwaters more than 1 foot (or an unacceptable amount)
- Require site-specific BFE and hydrologic study for subdivision and other development proposals over 50 lots or 5 acres



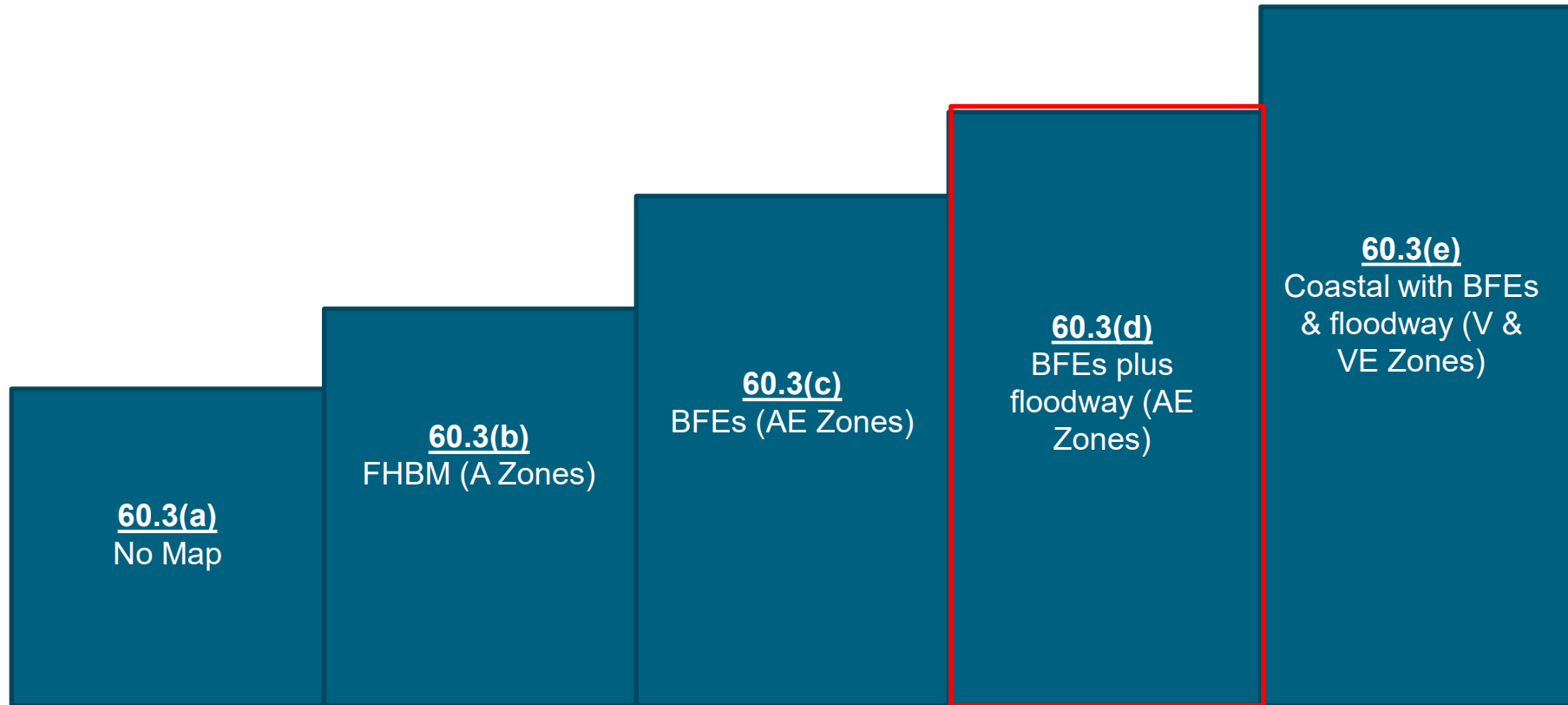
# 44 CFR 60.3 (c)



## 60.3 (c) Floodplain Management Criteria

- Apply all 60.3(a) and 60.3(b) Requirements
  - Applies if development is in the floodplain
- ~~Obtain BFE data from NeDNR~~
  - BFEs now in Flood Insurance Study
- Elevate lowest floor or floodproof to 1 foot above BFE
- Engineer certify that development will not raise the floodwaters more than 1 foot
- Require site-specific BFE and hydrologic study for subdivision and other development proposals over 50 lots or 5 acres

# 44 CFR 60.3 (d)

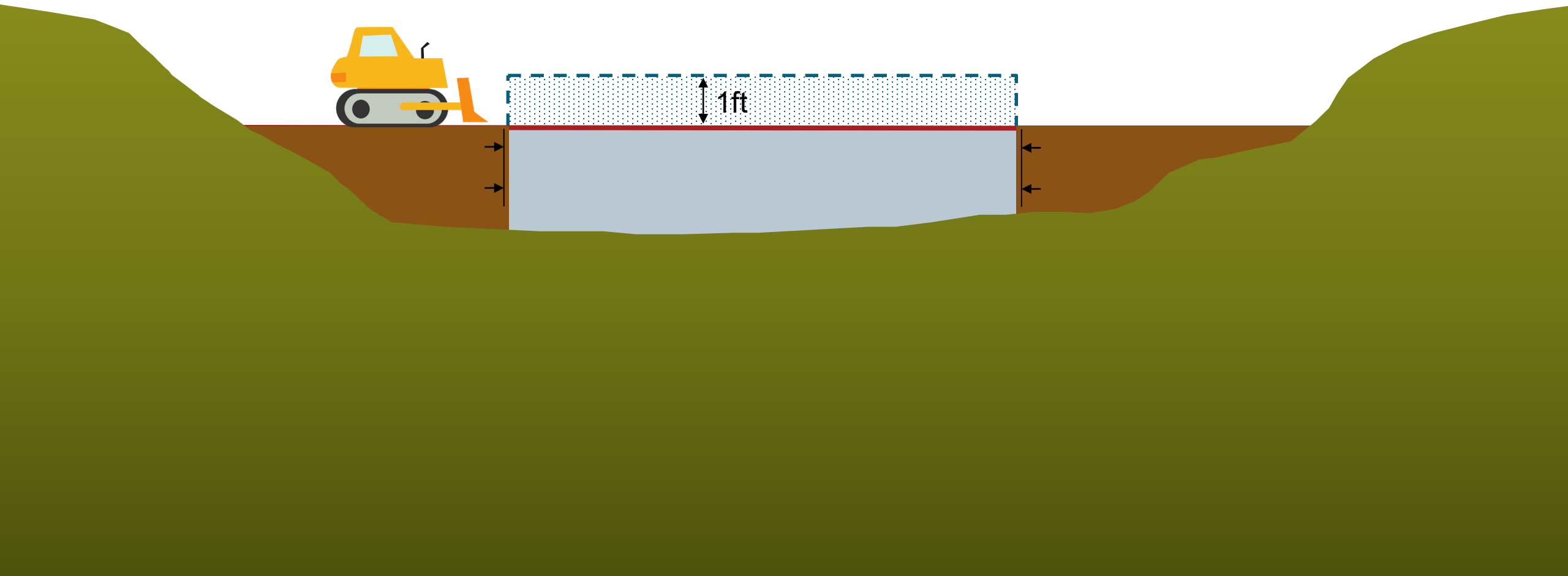




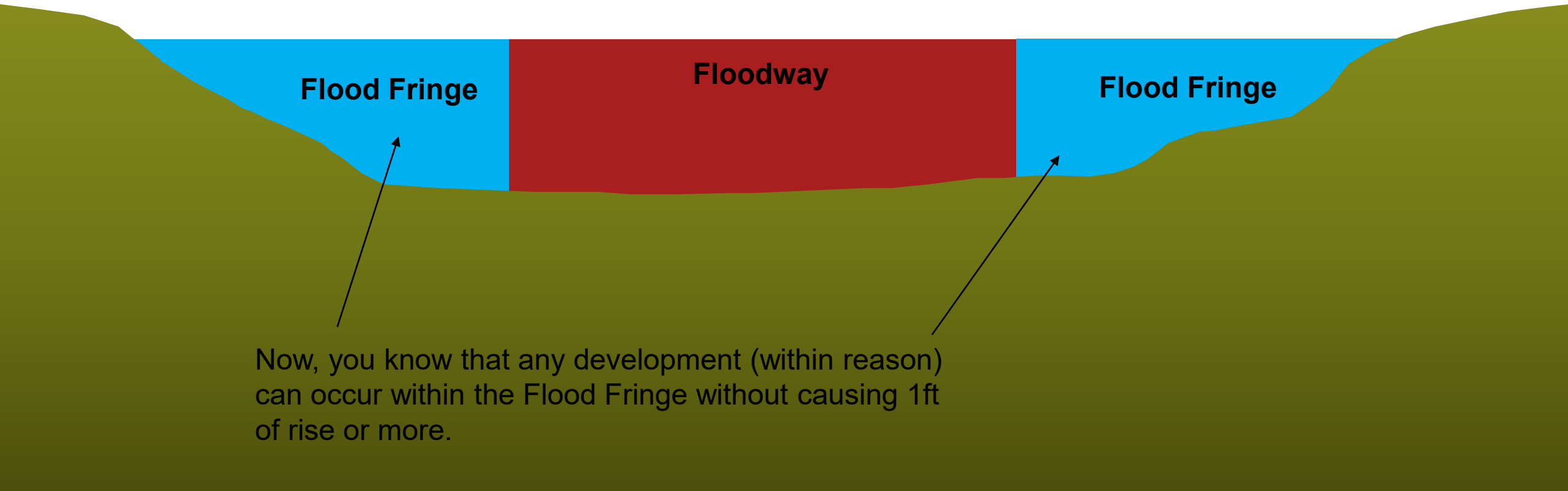
## 60.3 (d) Floodplain Management Criteria

- Apply all 60.3(a), (b), and (c) Requirements
  - Applies if development is in the floodplain
- ~~Obtain BFE data from NeDNR~~
- Elevate lowest floor or floodproof to 1 foot above BFE
- ~~Engineer certify that development will not raise the floodwaters more than 1 foot~~
- Require site-specific BFE and hydrologic study for subdivision and other development proposals over 50 lots or 5 acres
- No new/replacement structures for human habitation in the floodway
- No rise at all for any development in the floodway (No-rise Certificate)

# Calculating the Floodway

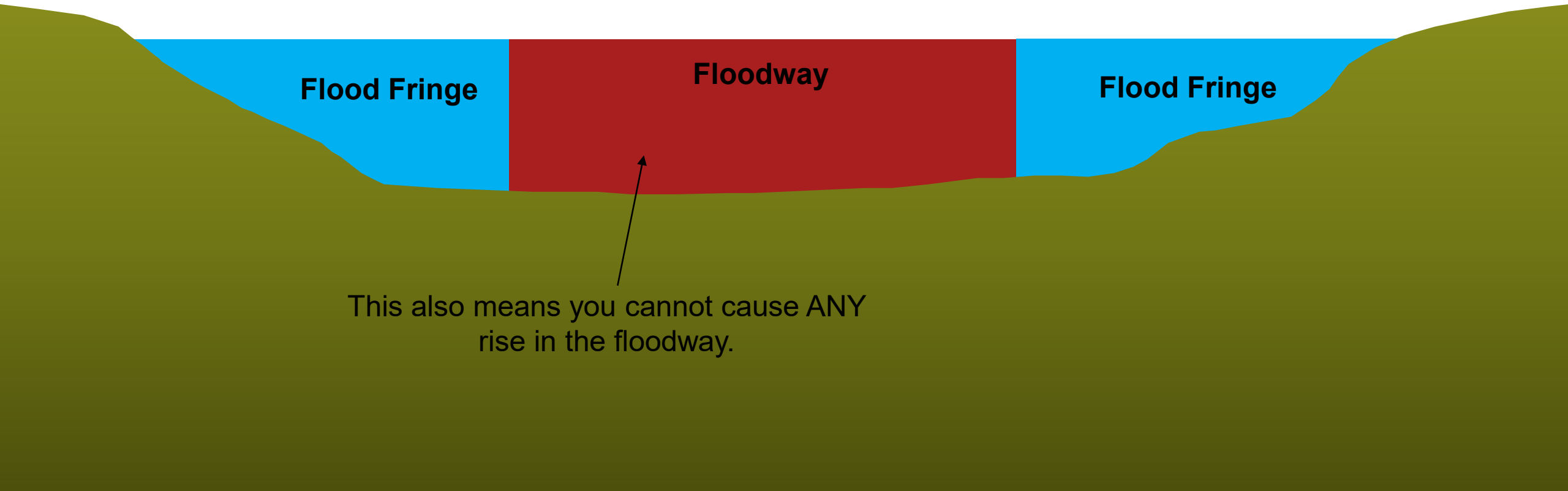


# Floodway/Flood Fringe Zone AE

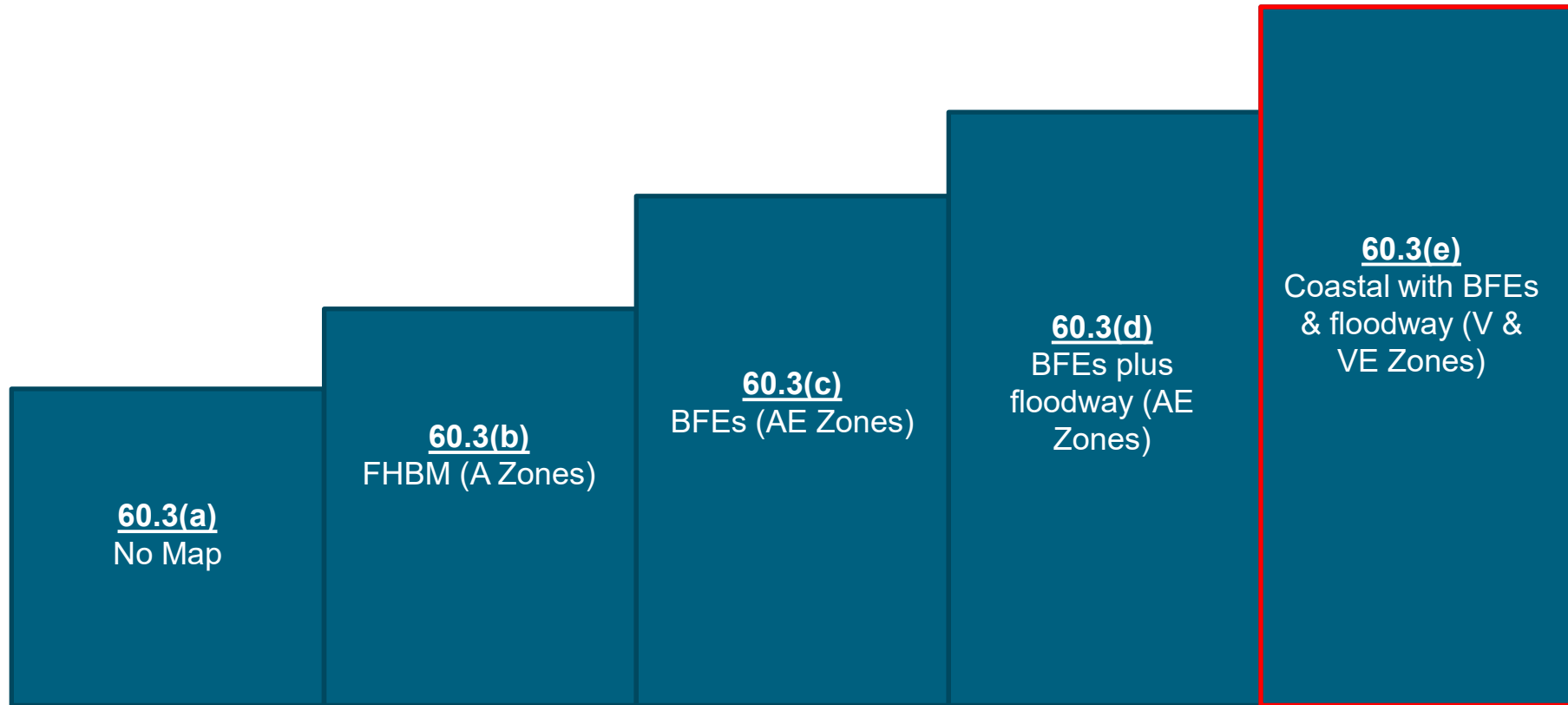




# Floodway/Flood Fringe Zone AE



# 44 CFR 60.3 (e)



## 60.3(e) Floodplain Management Criteria



Picture from Lake McConaughy (I think)



# The Administrative Process

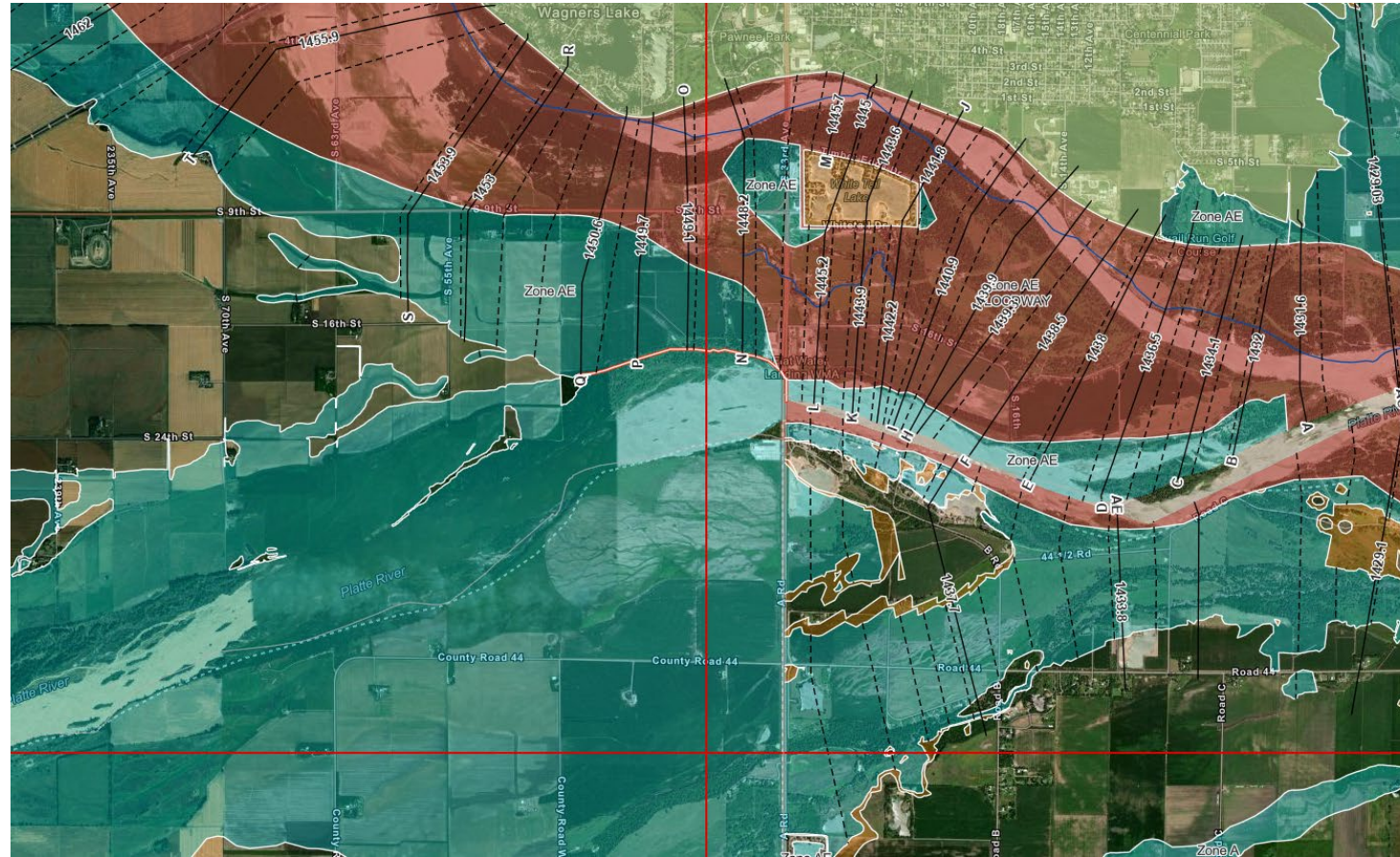


**Someone comes to your office wanting to build a structure.**

**What should you do?**



# First...Find out what flood zone they're in.

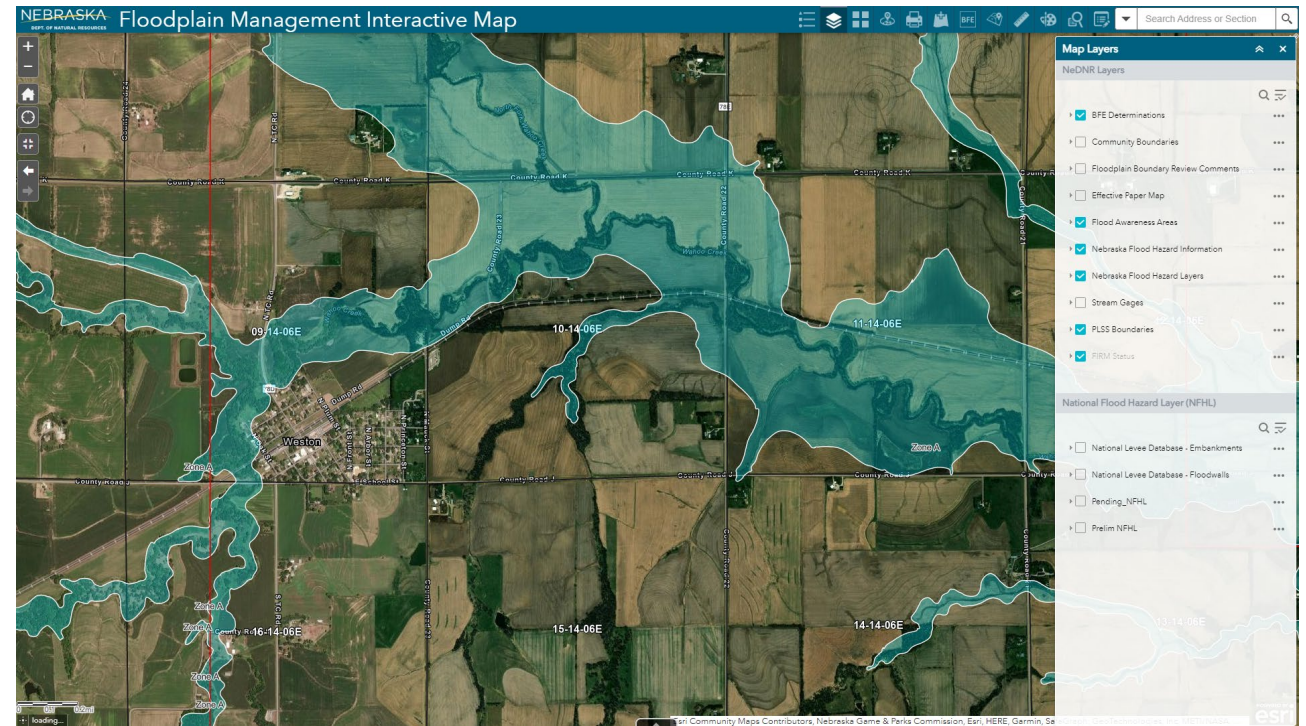




# Where is the Floodplain?

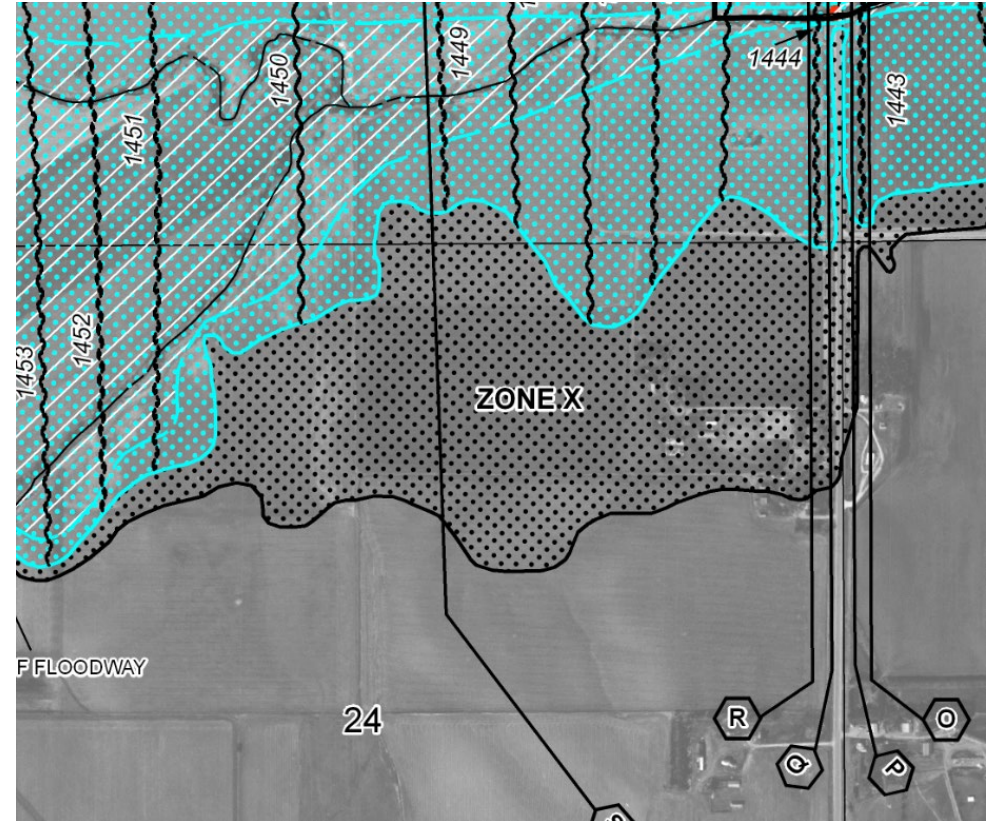
- The easiest way to find the floodplain is by exploring NeDNR's Interactive Floodplain Map

<http://ne.gov/go/floodriskmap>



# If they are in Zone X, Zone B, C, D...

- These are not regulatory floodplains
- No floodplain requirements
- You may have other requirements

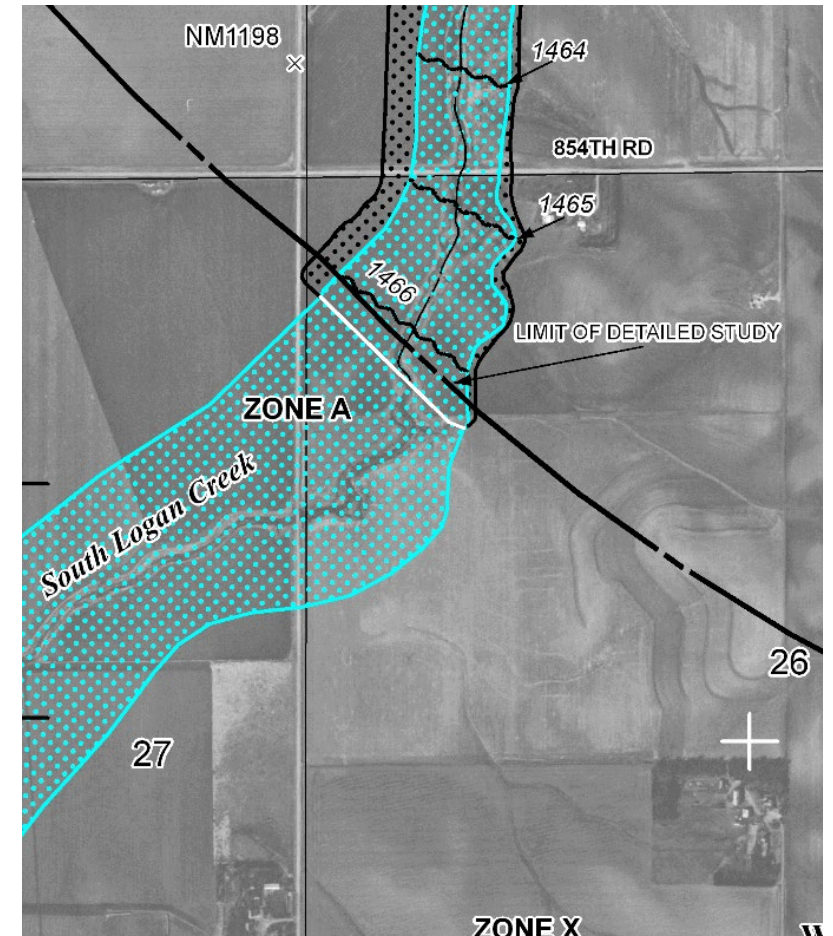


# If they are in Zone A...

- BFE determination from NeDNR
- Engineer “<1’ rise” letter
- Floodplain Development Permit

If permitting a structure

- Proof of Compliance/Elevation after construction



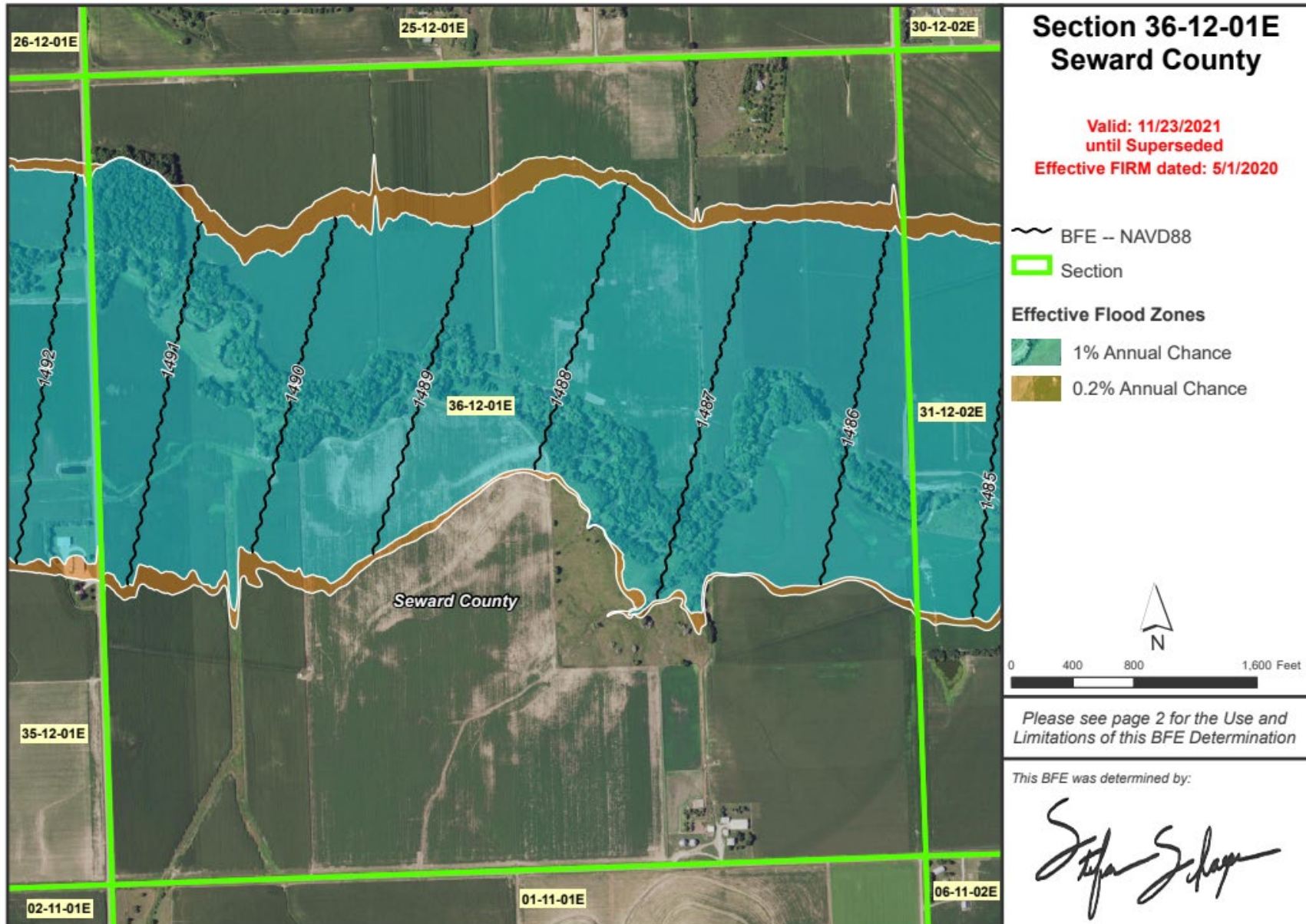


## DEPT. OF NATURAL RESOURCES

Jamie L. Reinke, PE, CFM (402) 471-3957  
Jamie.Reinke@nebraska.gov

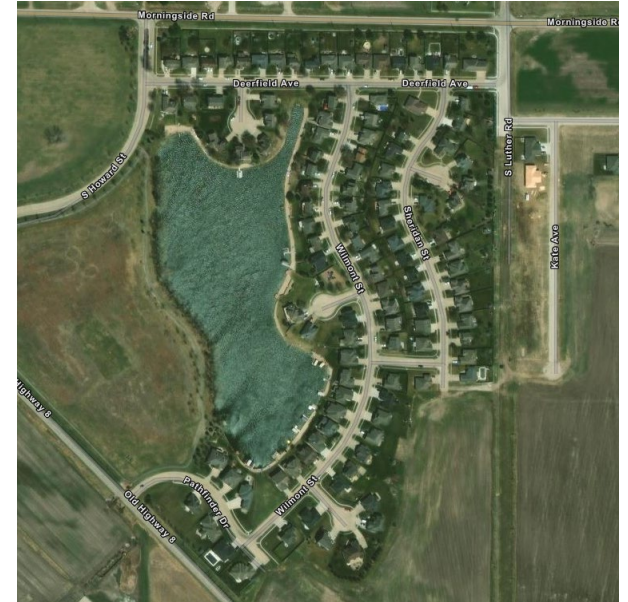


# Base Flood Elevation Determination



# Unacceptable uses for BFEs

- Design of developments greater than 5 acres or 50 lots (44 CFR 60.3)
- Hydraulic structure design



# “<1’ Rise” Letter

## Certification of Compliance Floodplain and Floodway Regulations

### FLOODPLAIN/ FLOODWAY LOCATION

Project Name Wayne West Stream Deer Creek  
Project No. BRO-7090(20) County Wayne  
Control No. 32067 Section(s) 14/15 T 26N R 3E

### FEMA LOCATION

County/Community Wayne County  
Panel No. 31179C0185C  
Effective Date March 18, 2008

### TYPE OF STRUCTURE

☒ Bridge ☐ Culvert ☒ Roadway  
Structure No. C009003315

### TYPE OF IMPROVEMENT

☐ Modify Existing ☒ Replace Existing ☐ Other

Details Replace existing 89' long two-span truss bridge that has a 15' clear roadway with continuous concrete slab bridge that is 120' long and 28' wide clear roadway. The roadway will be widened with only minor changes to the grade.

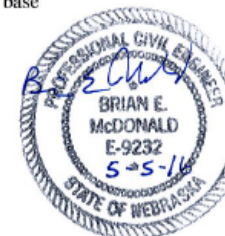
Highway Profile Change: ☒ Yes ☐ No

### THE FOLLOWING IS HEREBY CERTIFIED

- ☐ Floodplain in Un-mapped Community (State Minimum Standards Apply)  
Proposed construction will not increase the base  
(100 year) flood heights more than one foot at any location.
- ☒ Floodplain (without Designated Floodway) or Flood Fringe  
Proposed construction will not increase the base  
(100 year) flood heights more than one foot at any location.
- ☐ Designated Floodway  
Proposed construction will result in no rise along the base  
(100 year) floodway water surface profile.

Signature Brian E. McDonald  
Brian E. McDonald, PE  
Project Manager

Registration Number E-9232  
Date 4-29-16



Seal



# Zone A – Floodplain Development Permit

Floodplain Development Permit Application			
<div>Place Jurisdiction Seal</div>			
<b>FOR OFFICIAL USE ONLY</b>			
Jurisdiction:			
Permit No.:		Date Filed:	
Fee:		Receipt No.:	
Approved?	Y	N	Date Decided:
Notes:			
<b>OWNER</b>	<b>STRUCTURE</b>	<b>APPLICANT</b>	<i>If different than owner.</i>
Owner Name:	Structure Address:	Applicant Name:	
Address:		Address:	
City, State, Zip:	City, State, Zip:	City, State, Zip:	
Phone:	Parcel No:	Phone:	
Email:	Lot & Block Subd. / PLSS (S-TR):	Email:	
License No:			
<b>PROJECT INFORMATION</b>			
Project Type: <input type="checkbox"/> Residential <input type="checkbox"/> Commercial / Non-Residential <input type="checkbox"/> Fences / Walls			
<i>Check all that apply</i> <input type="checkbox"/> New Construction - Detached <input type="checkbox"/> New Construction - Attached <input type="checkbox"/> Remodel / Rehab			
<input type="checkbox"/> Grading / Fill / Excavation <input type="checkbox"/> Mobile Home			
<input type="checkbox"/> Other:			
Description of proposed Work:			
Cost of Improvements for this project: (a)			
Attach an itemized cost estimate; See FEMA's "Included and Excluded Costs for Damage Repair Estimates".			
Appraised Valuation of the Structure: (b)			
Attach assessment documents.			
Calculate the following: (a) ÷ (b) x 100 = (c) (c) %			
Is the project a substantial improvement? <input type="checkbox"/> Y <input type="checkbox"/> N			
<i>If (c) value is greater than or equal to 50%, then the project constitutes substantial improvement.</i>			
<b>FLOODPLAIN INFORMATION</b>			
FEMA Flood Zone: <input type="checkbox"/> A <input type="checkbox"/> AE <input type="checkbox"/> X (shaded) <input type="checkbox"/> Other			
Base Flood Elevation: NGVD(29) / NAVD(88)			
Required Flood Protection Elevation: NGVD(29) / NAVD(88)			
Is the property within the Floodway? <input type="checkbox"/> Y* <input type="checkbox"/> N <i>*If any work is proposed within the Floodway, a no-rise certification must be attached.</i>			

Appendices | 95

<b>REGULATORY REQUIREMENTS</b>		
Structure is:	<input type="checkbox"/> Elevated	<input type="checkbox"/> Vented
<i>Check all that apply. If the structure is elevated, attach an Elevation Certificate.</i>	<input type="checkbox"/> Flood Proofed	<input type="checkbox"/> N/A
Elevation Certificate:	<input type="checkbox"/> Y	<input type="checkbox"/> N
<i>Elevation Certificate is required for all new structures, additions, and substantial improvements.</i>		
Flood Proofed	<input type="checkbox"/> Dry (non-residential only)	
	<input type="checkbox"/> Wet	
Lowest Floor Elevation:	NGVD(29) / NAVD(88)	
<i>Provide source.</i>		
Lowest HVAC / Equipment Elevation:	NGVD(29) / NAVD(88)	
Enclosed Area	Square Feet	
Number of Openings*:	Openings	
Area of Openings:	Square Inches	
<i>*If engineered vents are proposed, construction details and specifications must be attached.</i>		
<b>REQUIRED SUBMITTAL DOCUMENTS</b>		
<input type="checkbox"/> Completed Application	<input type="checkbox"/> No-Rise Certificate (floodway only)	
<input type="checkbox"/> Location Map	<input type="checkbox"/> Pre-Construction Elevation Certificate	
<input type="checkbox"/> Site Plan (include regulatory floodplain / floodway)	<i>(for new structures / additions)</i>	
<input type="checkbox"/> Grading Plan	<input type="checkbox"/> Less than 1' Rise Determination	
<input type="checkbox"/> Floor Plans / Construction Specifications	<i>(for SFHA without floodway)</i>	
<input type="checkbox"/> Flood-Proofing Certificate (as necessary)	<input type="checkbox"/> Other (describe):	
<input type="checkbox"/> Flood Vent Specifications (as necessary)		
NOTE: If grades are not changing as a result of site work, a current topographical map of the site will suffice in lieu of a grading plan. If structures are proposed, the submittal must include foundation design and floor plans. All site plans must detail the location, elevation, and design of mechanical equipment, venting, and flood-proofing. Additional information and materials may be required.		
<b>Certification</b>		
I CERTIFY THE ABOVE INFORMATION IS CORRECT AND AGREE TO CONSTRUCT THE PROJECT IN ACCORDANCE WITH THE APPROVED PLAT, PLANS, AND SPECIFICATIONS NOTED HEREIN AND IN STRICT COMPLIANCE WITH ALL PROVISIONS OF APPLICABLE REGULATIONS.		
Applicant Signature	Print Name	Date
<b>FOR OFFICIAL USE ONLY</b>		
Floodplain Administrator	Approval Date:	
Approval Signature:		
Notes:	Permit Expiration Date:	


96 | Appendices



# NeDNR *Model* Floodplain Development Permit Application

- Released March 2022
- Copy available on Digital Desk Reference
- Is a generic permit template
- Does *not* account for *cumulative improvement* regs or other higher standards

**Floodplain Development Permit Application**



FOR OFFICIAL USE ONLY			
Jurisdiction:			
Permit No.:		Date Filed:	
Fee:		Receipt No.:	
Approved? <input type="checkbox"/> Y <input type="checkbox"/> N		Date Decided:	
Notes:			

OWNER	STRUCTURE	APPLICANT <small>If different than owner.</small>
Owner Name:	Structure Address:	Applicant Name:
Address:		Address:
City, State, Zip:	City, State, Zip:	City, State, Zip:
Phone:	Parcel No:	Phone:
Email:	Lot & Block Subd. / PLSS (S-T-R):	Email:
		License No:

**PROJECT INFORMATION**

Project Type: ☐ Residential ☐ Commercial / Non-Residential ☐ Fences / Walls  
Check all that apply: ☐ New Construction - Detached ☐ New Construction - Attached ☐ Remodel / Rehab  
☐ Grading / Fill / Excavation ☐ Mobile Home  
☐ Other:

Description of proposed Work:

Cost of Improvements for this project: (a)

Attach an itemized cost estimate: See FEMA's "Included and Excluded Costs for Damage Repair Estimates".

Appraised Valuation of the Structure: (b)

Attach assessment documents.

Calculate the following: (a) ÷ (b) x 100 = (c) %

Is the project a substantial improvement? ☐ Y ☐ N

If (c) value is greater than or equal to 50%, then the project constitutes substantial improvement.

**FLOODPLAIN INFORMATION**

FEMA Flood Zone: ☐ A ☐ AE ☐ X (shaded) ☐ Other

Base Flood Elevation: NGVD(29) / NAVD(88)

Required Flood Protection Elevation: NGVD(29) / NAVD(88)

Is the property within the Floodway? ☐ Y\* ☐ N \*If any work is proposed within the Floodway, a no-rise certification must be attached.

Appendices | 95

# Things to Think About

- Depending on the nature of the project, multiple permit application forms may need to be completed.
- Check contact information and licenses.
- Any studies required or certifications should be submitted and found adequate *before* signing approval on a permit application.
- Likewise, other necessary permits with overarching jurisdiction should be approved prior to signing the FP development permit application.
- FP development permits should be stored with other development permits and not in a separate location. Elevation Certificates should also be stored with the permits.

# Approval

REGULATORY REQUIREMENTS	
Structure is: <small>Check all that apply. If the structure is elevated, attach an Elevation Certificate.</small>	<input type="checkbox"/> Elevated <input type="checkbox"/> Flood Proofed <input type="checkbox"/> Vented <input type="checkbox"/> N/A
Elevation Certificate: <small>Elevation Certificate is required for all new structures, additions, and substantial improvements.</small>	<input type="checkbox"/> Y <input type="checkbox"/> N
Flood Proofed	<input type="checkbox"/> Dry (non-residential only) <input type="checkbox"/> Wet
Lowest Floor Elevation: <small>Provide source.</small>	NGVD(29) / NAVD(88)
Lowest HVAC / Equipment Elevation:	NGVD(29) / NAVD(88)
Enclosed Area	Square Feet
Number of Occupants:	Occupants

## Certification

I CERTIFY THE ABOVE INFORMATION IS CORRECT AND AGREE TO CONSTRUCT THE PROJECT IN ACCORDANCE WITH THE APPROVED PLAT, PLANS, AND SPECIFICATIONS NOTED HEREIN AND IN STRICT COMPLIANCE WITH ALL PROVISIONS OF APPLICABLE REGULATIONS.

Applicant Signature

Print Name

Date

### FOR OFFICIAL USE ONLY

Floodplain Administrator  
Approval Signature:

Approval  
Date:

Notes:

Permit Expiration  
Date:

- When signed, the application becomes a permit
- Only sign when adequate documentation *has been provided* to assure compliance
- Do not sign on good faith
- Keep FP development permits with other permits

FOR OFFICIAL USE ONLY	
Floodplain Administrator Approval Signature:	Approval Date:
Notes:	Permit Expiration Date:

# To review...

## The following is needed if the development is in Zone A:

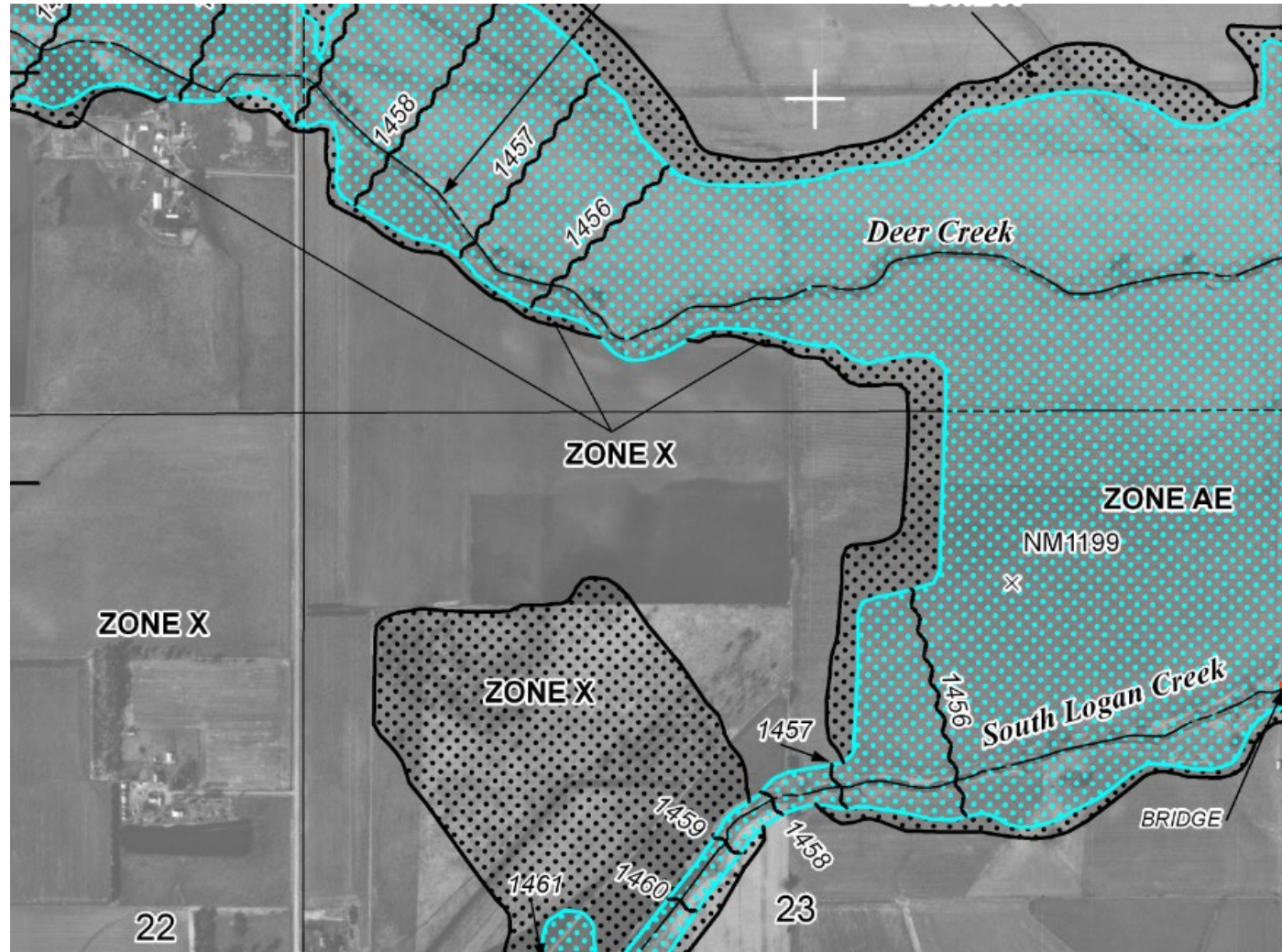
- BFE determination
- Engineer “<1’ rise” letter
- Floodplain Development Permit

If permitting a structure

- Proof of Compliance/Elevation after construction



# If Zone AE without a floodway...



# If they are in Zone AE w/o floodway...

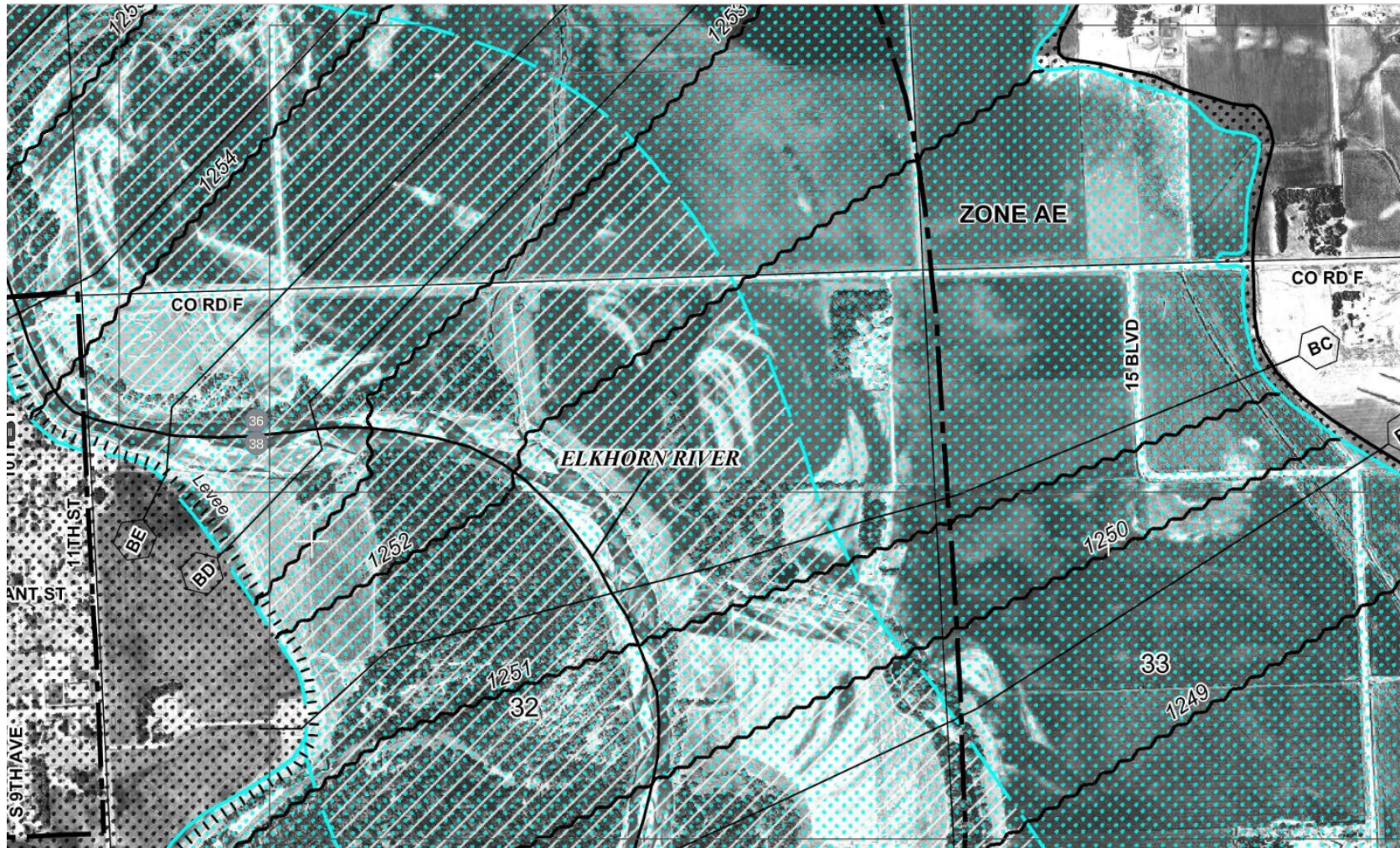
- BFE determined using FIS
- Engineer “<1’ rise” letter
- Floodplain Development Permit

If permitting a structure

- Proof of Compliance/Elevation after construction



# If Zone AE – Flood Fringe...



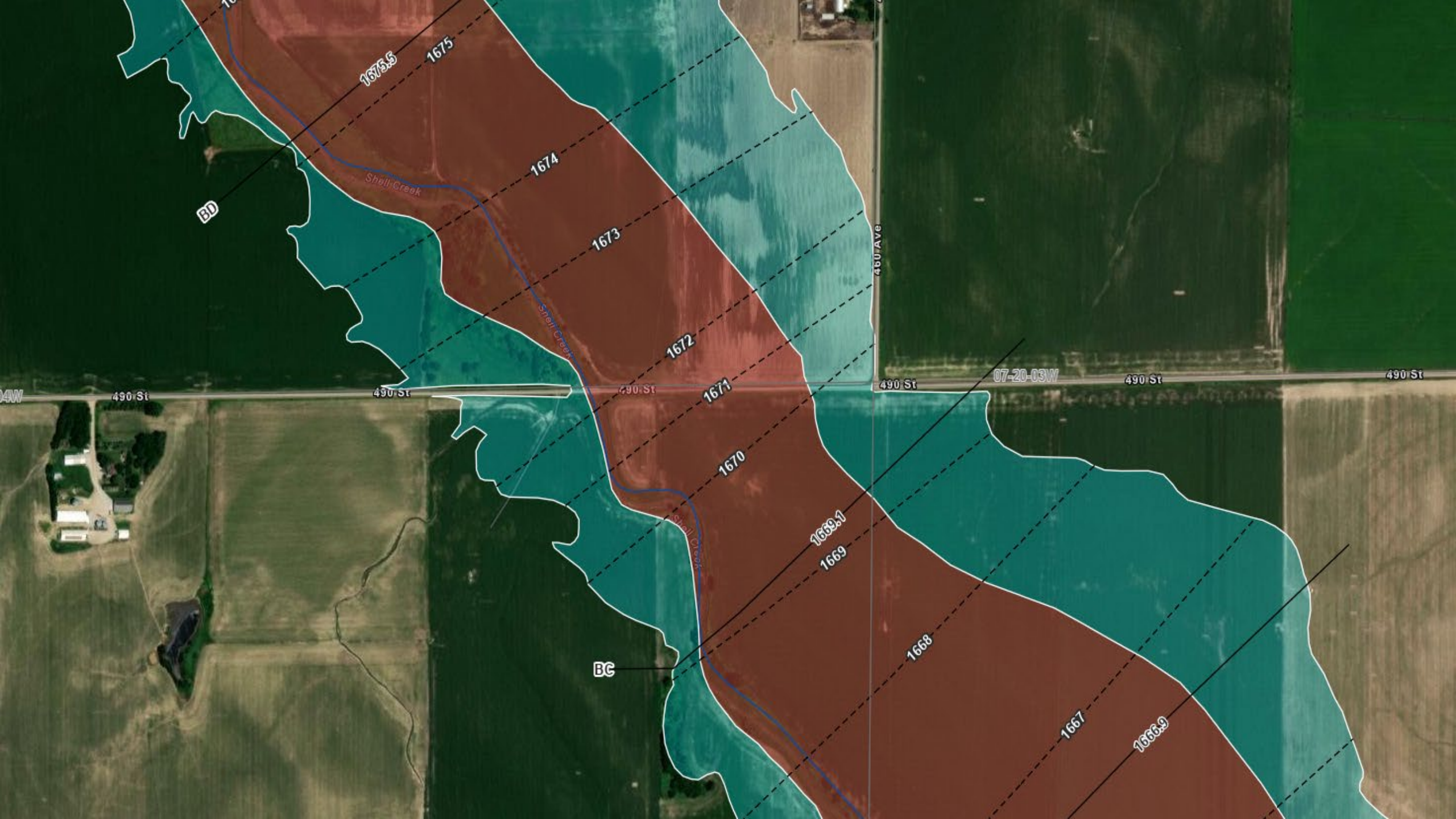
# If development is in Flood Fringe...

- Use the BFE in FIS
- ~~Engineer “<1’ rise” letter~~
- Floodplain Development Permit

If permitting a structure

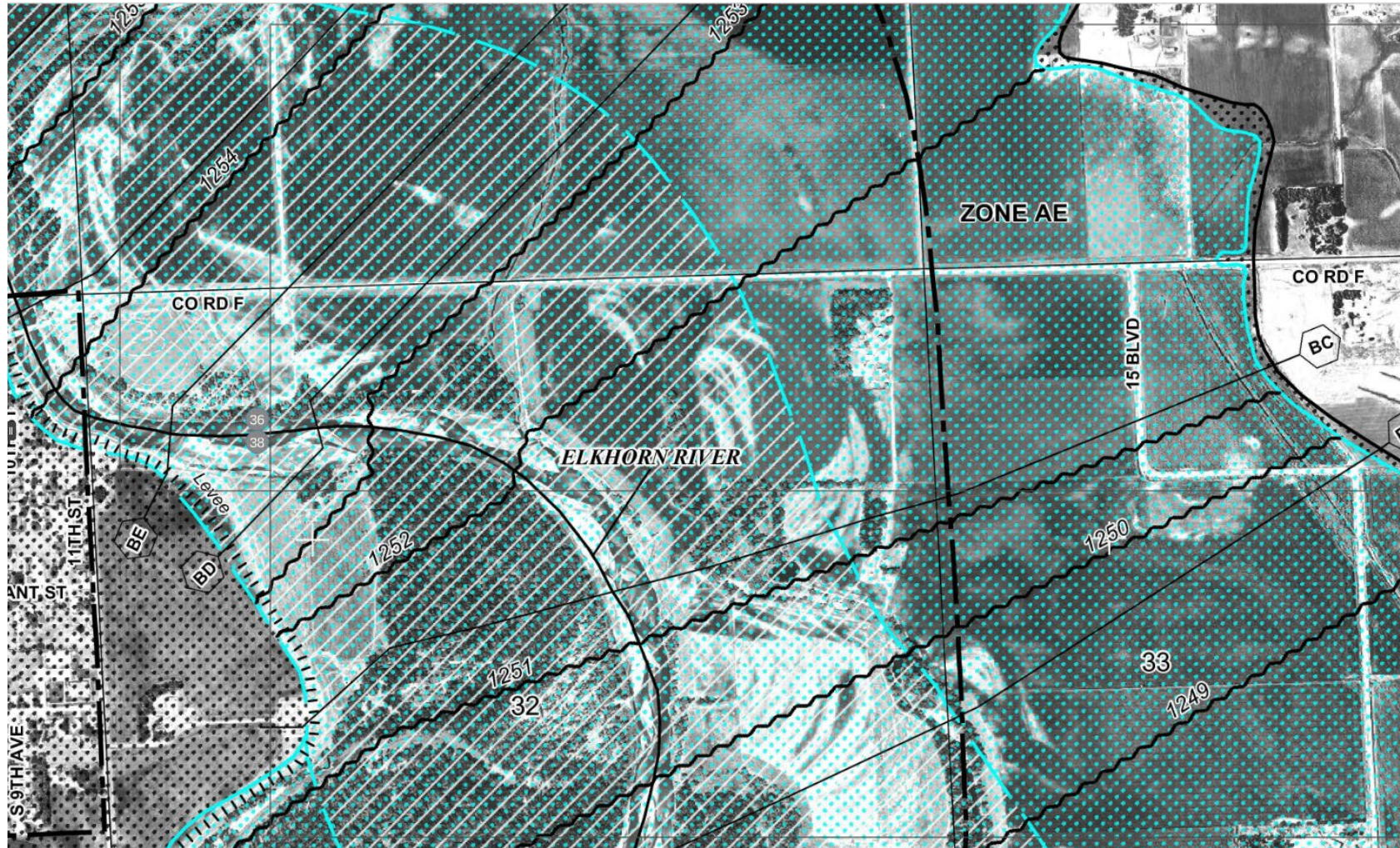
- Proof of Compliance/Elevation after construction







# If Zone AE – Floodway...





# Floodway of Zone AE

- No Rise Certificate
- Floodplain Development Permit
- No structures for human habitation

If permitting a non-residential structure

- Proof of Compliance/Elevation after construction



906 South 26th Street

Lincoln, NE 68510

Phone (402) 483-5466  
Fax (402) 483-1722

## *Certification and Compliance Floodplain and Floodway Regulations*

Structure No. U062001220 County Saline  
Project Number BRO-7076(22) Control Number 12866  
Location Sec. 28/33 -T 8N -R 4E  
Stream Big Blue River  
F.E.M.A. Community - Panel Number 31151C0088D  
Effective Date November 4, 2010

### TYPE OF IMPROVEMENT:

☒ Bridge ☐ Concrete Box Culvert  
☐ Modify Existing ☒ Replace Existing

Grade Change: ☒ Yes ☐ No ☐ N/A

Other: New overflow bridge to the east added also, structure number TBA

### THE FOLLOWING IS HEREBY CERTIFIED:

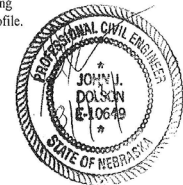
☐ Floodplain (without Designated Floodway)  
Proposed construction will not increase the base  
(100 year) flood heights more than one foot at  
any location.

☒ Designated Floodway  
Proposed construction will result in no rise along  
the base (100 year) floodway water surface profile.

Signature

John J. Dolson, P.E.

Registration Number E-10649  
Date 8/1/2012



# After Completion of it all: Proof of Compliance

National Flood Insurance Program

# Elevation Certificate

and Instructions

2023 EDITION



**FEMA**



# Reviewing an EC– Page 2

- Check the EC version and expiration date
  - Should be the 2023 edition, expiring 06/30/2026
- Ensure correct address and building use
  - Do the photos match?
- Check building diagram number
- Verify the Base Flood Elevation on Page 1
- Verify that the lowest floor elevation is compliant on Page 3

Form Instructions		U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program		OMB Control No. 1660-0008 Expiration Date: 06/30/2026	
<b>ELEVATION CERTIFICATE</b> <b>IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11</b> Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.					
<b>SECTION A – PROPERTY INFORMATION</b>				<b>FOR INSURANCE COMPANY USE</b>	
A1. Building Owner's Name: _____				Policy Number: _____	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____				Company NAIC Number: _____	
City: _____ State: _____ ZIP Code: _____					
A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: _____					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): _____					
A5. Latitude/Longitude: Lat. _____ Long. _____ Horiz. Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983 <input type="checkbox"/> WGS 84					
A6. Attach at least two and when possible four clear color photographs (one for each side) of the building (see Form pages 7 and 8).					
A7. Building Diagram Number: _____					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s): _____ sq. ft.					
b) Is there at least one permanent flood opening on two different sides of each enclosed area? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A					
c) Enter number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade: Non-engineered flood openings: _____ Engineered flood openings: _____					
d) Total net open area of non-engineered flood openings in A8.c: _____ sq. in.					
e) Total rated area of engineered flood openings in A8.c (attach documentation – see Instructions): _____ sq. ft.					
f) Sum of A8.d and A8.e rated area (if applicable – see Instructions): _____ sq. ft.					
A9. For a building with an attached garage:					
a) Square footage of attached garage: _____ sq. ft.					
b) Is there at least one permanent flood opening on two different sides of the attached garage? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A					
c) Enter number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade: Non-engineered flood openings: _____ Engineered flood openings: _____					
d) Total net open area of non-engineered flood openings in A9.c: _____ sq. in.					
e) Total rated area of engineered flood openings in A9.c (attach documentation – see Instructions): _____ sq. ft.					
f) Sum of A9.d and A9.e rated area (if applicable – see Instructions): _____ sq. ft.					
<b>SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION</b>					
B1.a. NFIP Community Name: _____				B1.b. NFIP Community Identification Number: _____	
B2. County Name: _____		B3. State: _____	B4. Map/Panel No.: _____		B5. Suffix: _____
B6. FIRM Index Date: _____		B7. FIRM Panel Effective/Revised Date: _____			
B8. Flood Zone(s): _____		B9. Base Flood Elevation(s) (BFE) (Zone AO, use Base Flood Depth): _____			
B10. Indicate the source of the BFE data or Base Flood Depth entered in Item B9: <input type="checkbox"/> FIS <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other: _____					
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					
B13. Is the building located seaward of the Limit of Moderate Wave Action (LIMWA)? <input type="checkbox"/> Yes <input type="checkbox"/> No					
FEMA Form FF-208-FY-22-152 (formerly 086-0-33) (8/23)					

# Reviewing an EC – Page 3

## SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings\* ☐ Building Under Construction\* ☐ Finished Construction

\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations – Zones A1–A30, AE, AH, AO, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, A99. Complete Items C2.a–h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters.

Benchmark Utilized: \_\_\_\_\_ Vertical Datum: \_\_\_\_\_

Indicate elevation datum used for the elevations in items a) through h) below.

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? ☐ Yes ☐ No

If Yes, describe the source of the conversion factor in the Section D Comments area.

Check the measurement used:

a) Top of bottom floor (including basement, crawlspace, or enclosure floor): \_\_\_\_\_ ☐ feet ☐ meters

b) Top of the next higher floor (see Instructions): \_\_\_\_\_ ☐ feet ☐ meters

c) Bottom of the lowest horizontal structural member (see Instructions): \_\_\_\_\_ ☐ feet ☐ meters

d) Attached garage (top of slab): \_\_\_\_\_ ☐ feet ☐ meters

e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (describe type of M&E and location in Section D Comments area): \_\_\_\_\_ ☐ feet ☐ meters

f) Lowest Adjacent Grade (LAG) next to building: ☐ Natural ☐ Finished \_\_\_\_\_ ☐ feet ☐ meters

g) Highest Adjacent Grade (HAG) next to building: ☐ Natural ☐ Finished \_\_\_\_\_ ☐ feet ☐ meters

h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: \_\_\_\_\_ ☐ feet ☐ meters

# Reviewing an EC – Page 3

## SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by state law to certify elevation information. *I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☐ No

☐ Check here if attachments and describe in the Comments area.

Certifier's Name: \_\_\_\_\_ License Number: \_\_\_\_\_

Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP Code: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Telephone: \_\_\_\_\_ Ext.: \_\_\_\_\_ Email: \_\_\_\_\_

Place Seal Here

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including source of conversion factor in C2; type of equipment and location per C2.e; and description of any attachments):

# Required Sections

Purpose	Flood Zone	EC Form Section								
		A	B	C	D	E	F	G	H	I
Insurance	AE, A with BFE	✓	✓	○	○	Use H or C instead		R	✓	✓
	AO and A without BFE	✓	✓	○	○	Use H or C instead		R	✓	✓
	Outside SFHA	✓	✓	○	○	Use H or C instead		R	✓	✓
Letter of Map Change (LOMC)	AE, A with BFE	✓	✓	✓	✓	X	X	R	X	X
	AO and A without BFE	✓	✓	✓	✓	X	X	R	X	X
	Outside SFHA	-	-	-	-	-	-	-	-	-
Floodplain Management	AE, A with BFE	✓	✓	✓	✓	X	X	R*	X	X
	AO and A without BFE	✓	✓	○	○	✓	✓	R*	X	X
	Outside SFHA	✓	✓	○	○	✓	✓	R	X	X



# Who Can Fill Out Each Section?

Anyone	Section A – Property Information
Anyone	Section B – FIRM Information
Surveyor	Section C – Building Elevations (Survey Needed)
Surveyor	Section D – Surveyor Certification (for Section C)
Anyone	Section E – Building Measurements
Anyone	Section F – Owner/Representative Certification
Local Official	Section G – Community Information (Recommended)
Anyone	Section H – First Floor Height (insurance)
Anyone	Section I – Owner/Representative Certification

# Break Time




# Structural Permitting

# Residential Structures

- Must be elevated with the lowest floor at or above BFE plus 1ft
  - Includes basements
- If Zone AO: Must be elevated 1ft above depth number on FIRM
  - 3ft above grade if no depth number



# Non-residential Structures

- Must be elevated with the lowest floor at or above BFE plus 1ft
- OR
- Can be dry-floodproofed to BFE plus 1ft
- 

# Dry Floodproofing Non-Residential Structures



# Requirements for Dry Floodproofing

- Engineer certifies that structure has a plan in place or is built such that no more than 4" of water will enter within 24-hour period
- Engineer certifies this on Floodproofing Certificate
- Must be flood proofed to 1 foot above BFE
- [FEMA TB-3](#)








# Wet Floodproofing

# Wet Floodproofing

- Must have at least two openings on two different sides
  - Openings must equal or exceed 1sq/in per 1sq/ft of enclosed space
  - Cannot be higher than 1ft above grade
  - ONLY for areas used for storage or parking
- 

# Wet Floodproofing

- Openings may be equipped with screens, louvers, valves provided that they allow the automatic entry and exit of floodwaters
- However, that impacts open area
- Engineered vents: Can be rated for enclosed spaces larger than the 1sq/in:1sqft ratio
  - Must have an engineering certificate



# Attached Garages

Area below lowest floor (house above a garage) – can only have three uses:

- Parking a vehicle
- Storing readily removable items
- Access to the upper floor





# Accessory Structures

- No larger than an 800ft<sup>2</sup> garage
- May only be used for storage or parking of non-hazardous mats.
  - Your community's size limit would be defined in your floodplain ordinance

*Any accessory structure larger than this size would require a variance to wet-floodproof, or should be permitted as a non-residential structure (elevation or dry-floodproofing only)*




# Agricultural Structures

- May utilize wet-floodproofing but can only be allowed through the variance process!
- Must be used exclusively used for agricultural purposes
  - Harvesting, storage, processing of agricultural product or livestock
  - Cannot be used for human habitation



# Additional Considerations

- Utilities must be elevated or dry-floodproofed to the BFE +1ft
  - The structure cannot be converted
    - If usage is changed, must be brought into compliance with appropriate regulations
    - Have owner sign a non-conversion agreement
    - Consider having it attached to property deed
- 

An example non-  
conversion agreement can  
be found at  
[crsresources.org/400-2/](http://crsresources.org/400-2/)

**NONCONVERSION AGREEMENT  
FOR CERTAIN STRUCTURES IN THE FLOODPLAIN**

Whereas, Permit # \_\_\_\_\_ has been issued to construct, improve, or repair  
the property at \_\_\_\_\_ [address] in the City of \_\_\_\_\_,  
\_\_\_\_\_, [state], and \_\_\_\_\_,

Whereas, the permitted building has the lowest floor elevated above the [design flood elevation/base  
flood elevation plus \_\_\_\_\_ feet] and the design and construction of the building meets current building code  
and flood damage prevention ordinance requirements, and

Whereas, as a condition of a Certificate of Occupancy, the owner must agree to not alter the building at a  
later date so as to violate the building code or flood damage prevention ordinance requirements,

Now, therefore, the undersigned owner of said property hereby agrees to the following:

1. That the enclosed area below the lowest floor shall be used solely for parking of vehicles, limited  
storage, or access to the building and will never be used for human habitation without first becoming  
fully compliant with the flood damage prevention ordinance in effect at the time of conversion.
2. That all interior walls, ceilings, and floors below the [design flood elevation/base flood elevation plus  
\_\_\_\_\_ feet] shall be unfinished or constructed of flood-resistant materials.
3. That mechanical, electrical, or plumbing devices that service the building shall not be installed below  
the [design flood elevation/base flood elevation plus \_\_\_\_\_ feet].
4. That the openings in the walls of the enclosed area below the lowest floor shall not be blocked,  
obstructed, or otherwise altered to reduce the size of the openings or restrict the automatic entry and  
exit of floodwater.
5. That any variation in construction beyond what is permitted shall constitute a violation of this  
agreement and Section \_\_\_\_\_ of Ordinance # \_\_\_\_\_.
6. That the owner and subsequent owners agree to allow a representative of the City of \_\_\_\_\_  
in the premises to verify compliance with this agreement at least once each year. The City  
representative will provide at least 48 hours notice of such visit.
7. That this Agreement shall be recorded with the deed to the above property so that subsequent owners  
are made aware of these restrictions.

\_\_\_\_\_  
Signature of Property Owner

\_\_\_\_\_  
Witness

Printed name: \_\_\_\_\_

Printed name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

This space reserved for deed recording notations.



# Something to consider...

We will almost always recommend elevation as the mitigation method for any structure





# Non-Structural Development

# Development Includes

- Buildings
- Structures
- Mining
- Dredging
- Filling
- Grading
- Paving
- Excavation
- Drilling Operations
- Laying pipe or cable
- Storage of Equipment & Materials

**If development is not a structure  
you still need the following:**

- Permit
- No Rise
- No more than a foot of rise
- Anchoring of storage materials
- No cross contamination of product





# Recreational Vehicles

Shall:

- Be on site for fewer than 180 consecutive days
- Be fully licensed and ready for highway use, which shall mean it is on its wheels or jacking system, is attached to the site by only quick disconnect type utilities and security devices, and no permanently attached additions;

OR

- Meet the requirements for manufactured homes





# Recreational Vehicles – Additional Thoughts

- Periodic inspections
- Temporary use permits
- Evacuation/emergency operations plan
- Contact list
- Emergency warning system

**Monitoring and Evacuation Plan**  
for  
[REDACTED]

- Evacuation routes- Please see attached map
- Possible obstructions: The gate will need to be unlocked by a resident or the owner.
- Warning times be familiar with the following terms:
  - **Flash Flood Warning: Take Action!** A Flash Flood Warning is issued when a flash flood is imminent or occurring. If you are in a flood prone area move immediately to high ground. A flash flood is a sudden violent flood that can take from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.  
*Flash Flood Warnings are changing to an Impact-Based format to improve public response. Read the factsheet. Attached*
  - **Flood Warning: Take Action!** A Flood Warning is issued when the hazardous weather event is imminent or already happening. A Flood Warning is issued when flooding is imminent or occurring.
  - **Flood Advisory: Be Aware!** A Flood Advisory is issued when a specific weather event that is forecast to occur may become a nuisance. A Flood Advisory is issued when flooding is not expected to be bad enough to issue a warning. However, it may cause significant inconvenience, and if caution is not exercised, it could lead to situations that may threaten life and/or property.
  - **Flood Watch: Be Prepared!** A Flood Watch is issued when conditions are favorable for a specific hazardous weather event to occur. A Flood Watch is issued when conditions are favorable for flooding. It does not mean flooding will occur, but it is possible.

Know at what stage you plan to evacuate.

- Warning methods:
  - NWS
  - Radios
  - Sirens
  - Law enforcement
  - Alert Sense- you can sign up for Alert Sense at [REDACTED]
- Point of contact:
  - Property owner: [REDACTED]
  - [REDACTED] to provide a current list of names, addresses, and phone number of residents residing at TMS Hideaway.

Please note that [REDACTED] has the following regulations in place for RV's

The recreational vehicles (RVs) within the Zone A floodplain must comply with [REDACTED] Resolution No. 2021-26, Section 5.3 Design and Construction Standards, Subsection (G) Recreational Vehicles:

"I. Recreational vehicles to be placed on sites within the floodplain shall:

- a. Be on site for fewer than 180 consecutive days;
- b. Be fully licensed and ready for highway use, which shall mean it is on its wheels or jacking system, is attached to the site by only quick disconnect type utilities and security devices, and no permanently attached additions; or

# Existing Structures



# Existing Structures

- Flood insurance is required for homes in the floodplain with a federally backed mortgage/loan
- All improvements, repairs, or additions must be permitted
- May not conform to the regulations in the community's ordinance
  - i.e. built before regulations were in place, grandfathered


# Substantial Improvement/Damage

- Substantially damaged or improved structures are considered new construction, and must comply with your ordinance
- Your ordinance will establish the threshold for substantial damage in your jurisdiction
- Note a threshold lower than 30%, or language for cumulative cost tracking

Nebraska Administrative Code Title 455  
Minimum Standards for Floodplain  
Management Programs

*002.21 Substantial damage. “Substantial damage” shall mean damage of any origin sustained by an obstruction whereby the cost of restoring the obstruction to its before-damaged condition would equal or exceed 50 percent of the market value of the obstruction before the damage occurred.*

# Post-Disaster Responsibilities for Floodplain Administrators

- Repairs to structures in the floodplain must be permitted
  - If a non-conforming structure is substantially damaged, it must be brought into compliance with your floodplain ordinance
  - **Substantial Damage Assessments (SDA)** must be performed for all non-conforming structures in the floodplain
- 

# Substantial Damage Forms and Templates

## Post-Disaster Information

► Substantial Damage Assessment Handbook

► Substantial Damage Assessment Handbook:  
Forms and Templates

► SD Quick Guides

► Other Publications

**SDA Damage Inspection Worksheet - Residential -**

COMMUNITY	STRUCTURE	INSPECTION
NFIP Community ID (CID):	Structure Address:	Inspector Name:
NFIP Community Name:	City:	Team #:
Latitude:	Zip:	Assessment Date:
Longitude:	County:	Date Damaged:

**PHOTOS**

Photo #: \_\_\_\_\_ Direction facing: \_\_\_\_\_

Photo #: \_\_\_\_\_

**STRUCTURE ATTRIBUTES**

Residence Type: ☐ Single Family ☐ Multi-Family

Exterior: ☐ One Story ☐ Continuous Wall

Foundation: ☐ Piles ☐ Stud-Framed ☐ Common Brick

Roof Coverings: ☐ Shingles ☐ Clay Tile ☐ Siding or Stucco ☐ Brick Veneer

Exterior Finish: ☐ None ☐ Low ☐ Good

Quality: ☐ Low ☐ Good

Cause of Damage: ☐ Fire ☐ Seismic

Flood Duration: \_\_\_\_\_

Flood Depth Above Ground: \_\_\_\_\_ (Decimal Ft.)

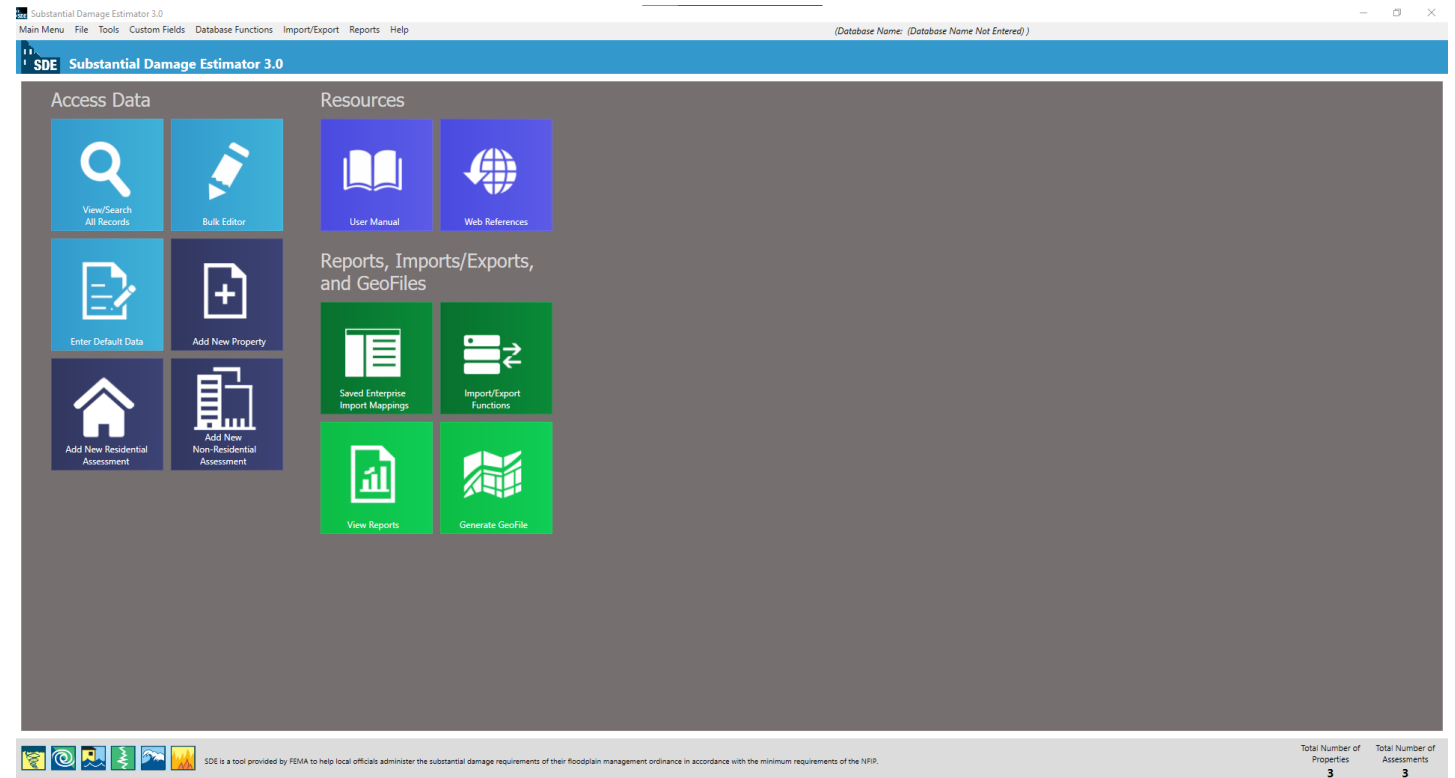
Worksheet adapted from "Residential SDA Damage Inspection"

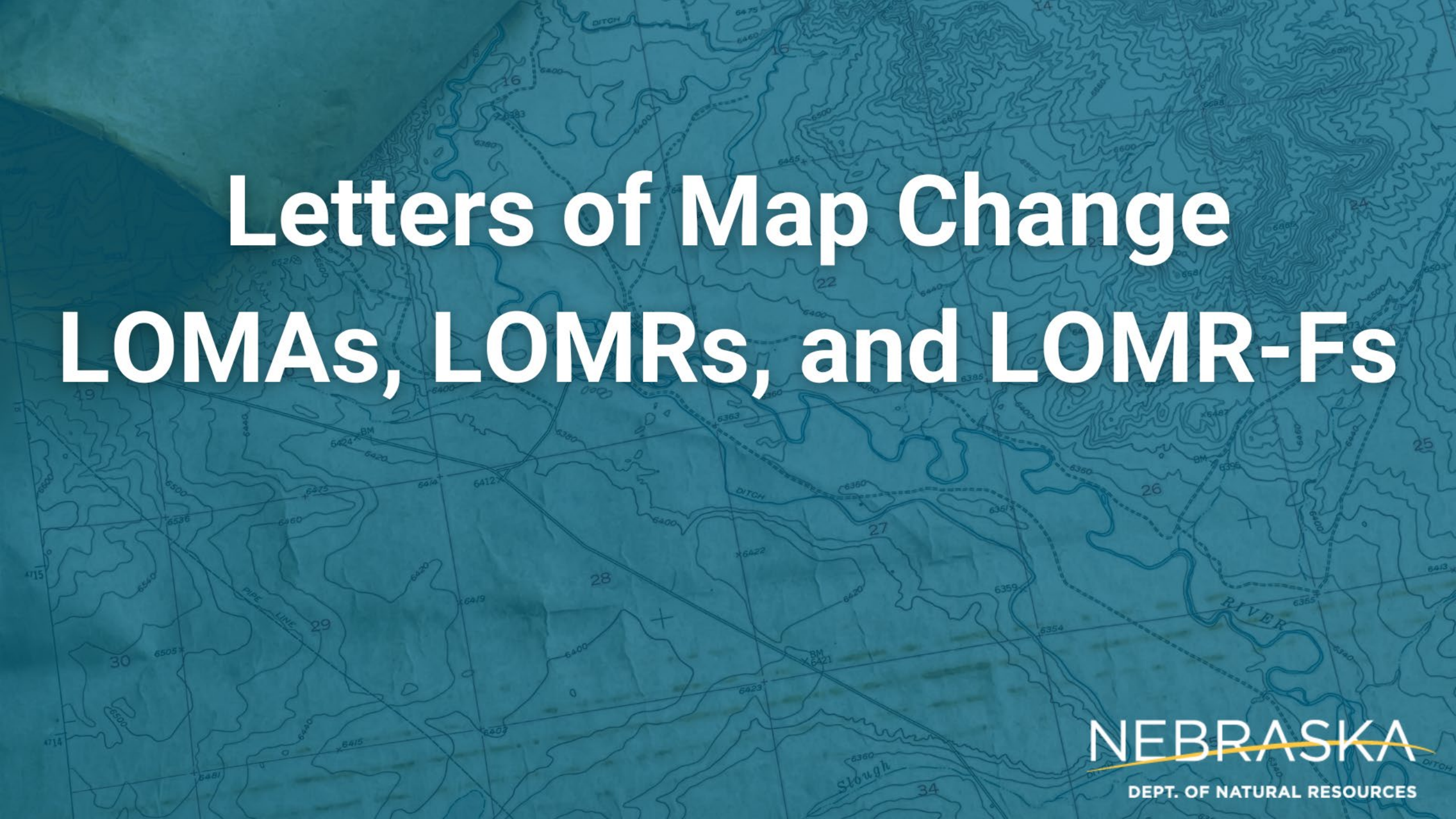
5



# Substantial Damage Estimator (SDE) 3.0

- <https://www.fema.gov>
  - ❑ Search SDE 3.0
- Allows users to track properties
- Acts as a calculator for substantial damage assessment data



A topographic map with contour lines, elevation markers, and labels like 'DITCH', 'PIPE LINE', 'Slough', and 'RIVER'. The map is overlaid with a semi-transparent blue filter.

# Letters of Map Change LOMAs, LOMRs, and LOMR-Fs

# Letters of Map Change (LOMC)

- Individual structures or properties with approved Letters of Map Change are:
  - Not in the regulatory floodplain
  - Not required by the National Flood Insurance Program to purchase flood insurance
  - Not guaranteed to be safe from flooding


# Letters of Map Change

There are two (2) types of requests for Letters of Map Change:

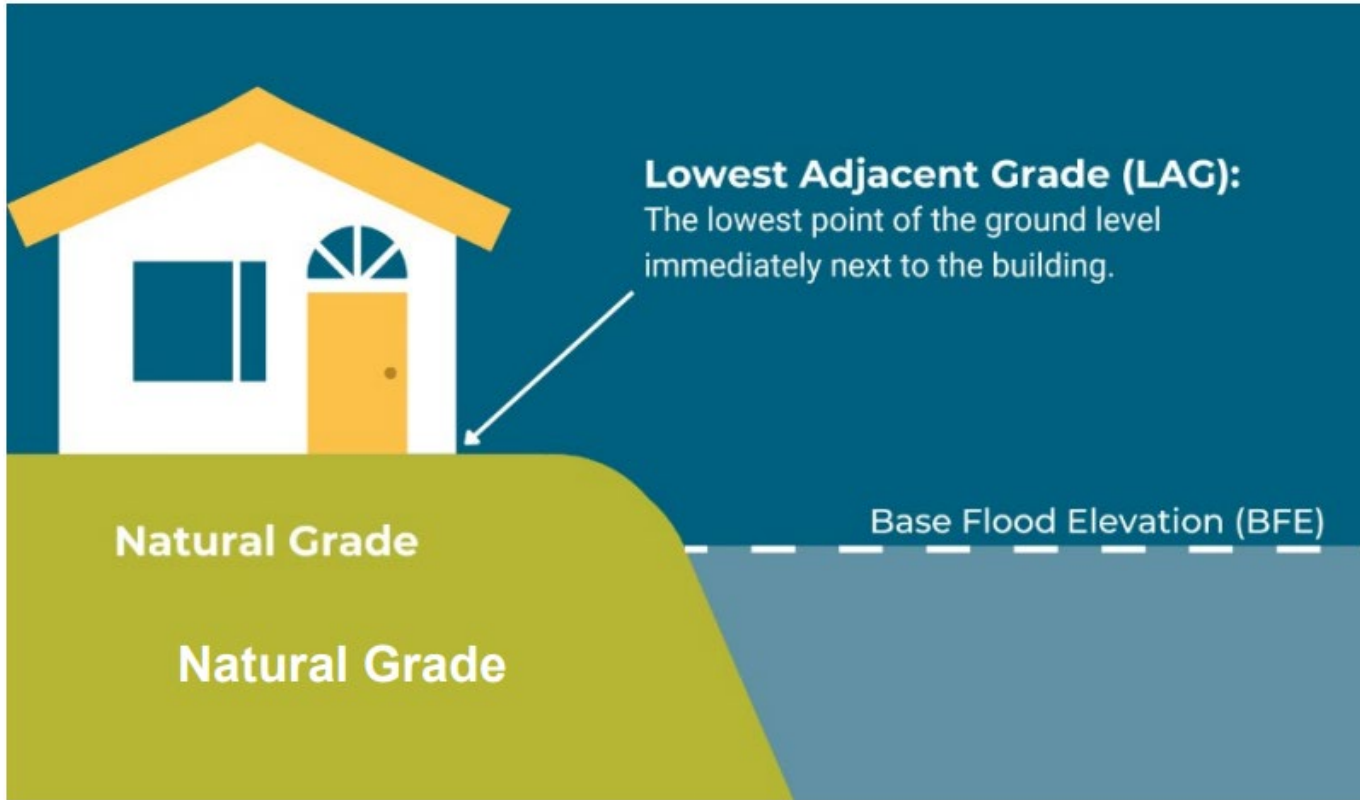
1. Requests that **DO NOT** change the published BFEs or floodplain boundaries
  - LOMAs and LOMR-Fs
2. Requests that **DO** change the published BFEs, floodplain boundaries, or floodways
  - LOMRs





# Letters of Map Amendment (LOMAs)

- For structures built at a grade that is naturally higher than the BFE
  - Grade has not been modified to raise the elevation
  - Based on the Lowest Adjacent Grade (LAG)
- 

# Letters of Map Amendment

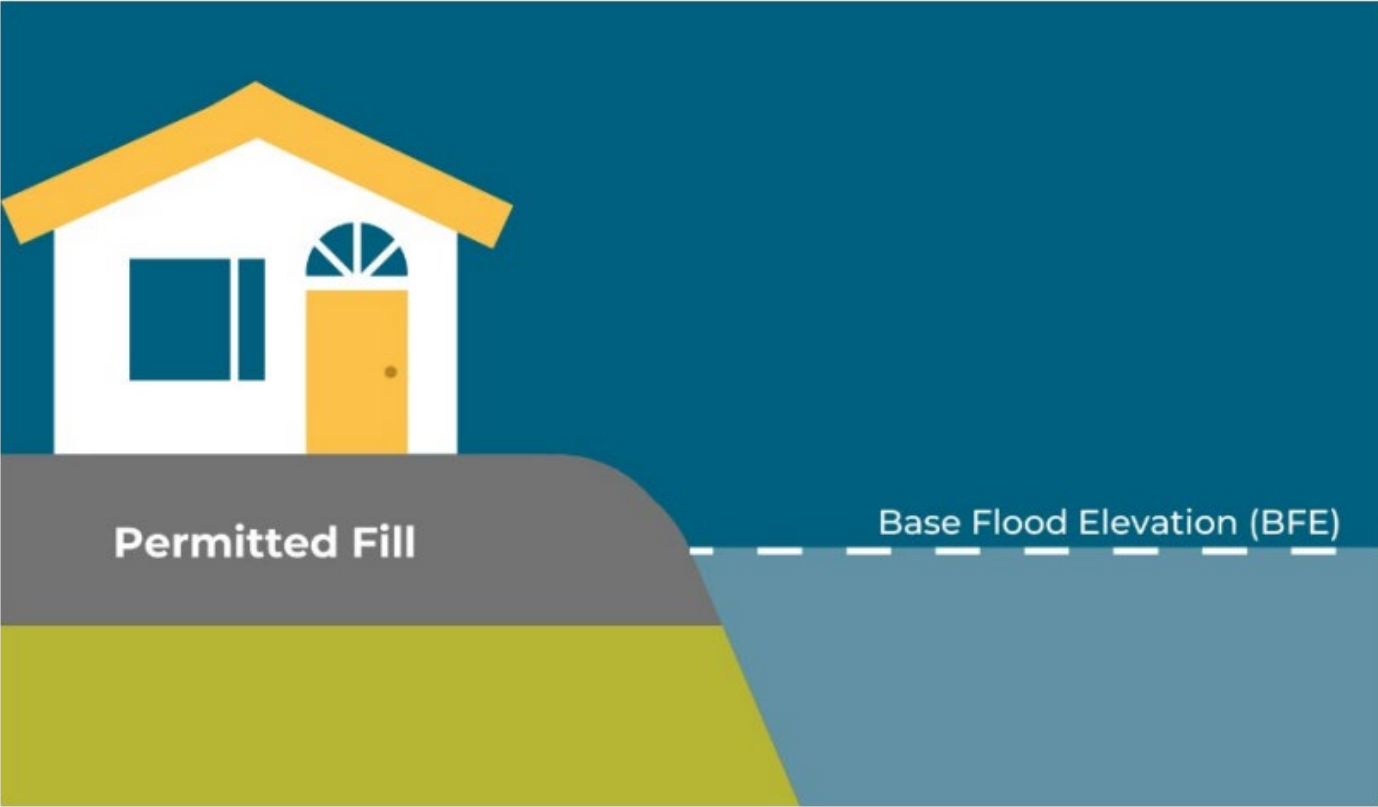




Page 1 of 2		Date: January 24, 2023		Case No.: 23-07-0222A		LOMA		
		<b>Federal Emergency Management Agency</b> Washington, D.C. 20472						
		<b>LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)</b>						
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF KEARNEY, BUFFALO COUNTY, NEBRASKA			Lot 1, Block 5, Deerfield Subdivision, as described in the Survivorship Warranty Deed recorded as Document No. 2021-04069, in the Office of the Register of Deeds, Buffalo County, Nebraska				
	COMMUNITY NO.: 310016							
AFFECTED MAP PANEL	NUMBER: 31019C0600D							
	DATE: 11/26/2010							
FLOODING SOURCE: NORTH CHANNEL PLATTE RIVER				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 40.673818, -99.130506 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1	5	Deerfield	220 35th Avenue	Structure	X (shaded)	—	2158.8 feet	—
<b>Special Flood Hazard Area (SFHA)</b> - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
<b>ADDITIONAL CONSIDERATIONS</b> (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
PORTIONS REMAIN IN THE SFHA EXTRATERRITORIAL JURISDICTION STATE LOCAL CONSIDERATIONS								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan.								
This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426.								
 Patrick "Rick" F. Sacibit, P.E., Branch Chief Engineering Services Branch Federal Insurance and Mitigation Administration								

# Letters of Map Revision Based on Fill (LOMR-Fs)

- **LOMR-Fs** provide official flood hazard determinations for individual structures and properties that have been elevated by fill
  - Usually, to show structure is elevated out of the SFHA
  - Conditional LOMR-F (CLOMR-F) may be required by the local floodplain ordinance
  - No physical change to the FIRM


# Letters of Map Revision Based on Fill (LOMR-Fs)



Page 1 of 2	Date: June 23, 2023		Case No.: 23-07-0638A		LOMR-F			
<div><div>Federal Emergency Management Agency Washington, D.C. 20472</div></div>								
<b>LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION				LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF VALLEY, DOUGLAS COUNTY, NEBRASKA			Lot 12, Gaviidae, as shown on the Plat recorded as Document No. 2008037058, in the Office of the Register of Deeds, Douglas County, Nebraska				
	COMMUNITY NO.: 310078							
AFFECTED MAP PANEL	NUMBER: 31055C0161H							
	DATE: 12/2/2005							
FLOODING SOURCE: PLATTE RIVER				APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.307928, -96.361893 SOURCE OF LAT & LONG: LOMA LOGIC DATUM: NAD 83				
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
12	--	Gaviidae	5504 North 284th Circle	Structure (Residence)	X (shaded)	--	1144.4 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)								
PORTIONS REMAIN IN THE SFHA EXTRATERRITORIAL JURISDICTION STATE LOCAL CONSIDERATIONS								
<p>This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document revises the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan.</p> <p>This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Mapping and Insurance eXchange (FMIX) toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426.</p>								
<div><div>Patrick "Rick" F. Sacibit, P.E., Branch Chief Engineering Services Branch Federal Insurance and Mitigation Administration</div></div>								



# Letters of Map Revision (LOMRs)


- **LOMRs** *physically* update or refine the flood hazard information used to create the maps
  - Results in adjustment to the height of the BFE or boundaries of the floodplain
  - Ensures that the maps are the most accurate reflection of the flood risk
  - Requires engineering analyses and scientific data
- 

# Where to find LOMC:

- Start by using NeDNR's Interactive Floodplain Map
  - [ne.gov/go/floodriskmap](http://ne.gov/go/floodriskmap)
  - Can find LOMAs, LOMR-Fs, and LOMRs
- PDF'd letters are on FEMA's Map Service Center
  - [msc.fema.gov/portal/home](http://msc.fema.gov/portal/home)

# Considering and Granting Variances

# Variances

- Grant of relief from ordinance requirements
  - Permits construction in a manner that would otherwise be prohibited
  - Stays with property if sold
  - Not relief from flood insurance!
  - Granted by local governing body
- 



# **Variances shall only be issued...**

- upon a showing of good and sufficient cause
- if failure to grant the variance would result in an exceptional hardship to the applicant
- if the development will not result in additional threats
- is the minimum necessary, considering the flood hazard, to afford relief

Remember, burden of proof is on the applicant. Additional information should be requested as needed.


# Key Issues to Consider

A community should consider four important issues before granting a variance:

- (1) the community's liability,
- (2) the cumulative impacts on the floodplain of granting multiple similar variances,
  - opening a Can of Worms
- (3) the variance decision will last for the life of the structure, and
- (4) whether granting a variance will jeopardize the community's participation in the NFIP.

# Nebraska Title 455

“006.04 Variances may be issued for the repair or rehabilitation of historic structures upon a determination that the proposed repair or rehabilitation will not preclude the structure’s continued designation as a historic structure and the variance is the minimum necessary to preserve this historic character and design of the structure.



# Disclosure Requirements

- Notify applicant in writing that variance to build structure below BFE increases
  - flood insurance rates, and
  - risks to life and property.
- Maintain notification with variance records
  - DOCUMENT EVERYTHING



# Violations and Enforcement

# If the owner is the problem...

- Use penalty and police powers in ordinance
- Issue stop-work order
- Inform violator of violation, fines, expected response, specific response date



# If the community is at fault...

- Own up to it
- Notify owner of violation
- Discuss remedial actions with owner
- Explore all practicable remedies
- Use State NFIP Coordinator & FEMA as resources



# FEMA expects communities to...

- Correct any violation to the “maximum extent practicable”

And...

- Fully correct any administrative deficiencies



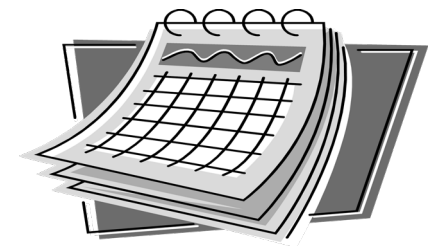
# Community Non-Compliance

# Probation

- A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations

# Probation

- Community formally notified
- Is implemented if issues not resolved after multiple efforts by State Coordinator and/or FEMA
- Adds \$50 charge on flood policies sold or renewed
- Applies for one year – can be extended




# Suspension

- FEMA's removal of an NFIP participating community from the program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation



# Suspension


- No flood insurance available for new for renewed policies
  - No loans for structures in SFHAs for federally backed mortgages
  - Disaster Assistance unavailable
  - Suspension of community remains until all violations and/or deficiencies are corrected
- 

# Filing Documentation

# Filing Documentation

- All files associated with floodplain development must be maintained INDEFINITELY
- NeDNR and FEMA conduct compliance audits regularly
- This includes:
  - Copies of floodplain development permits
  - Elevation Certificates
  - <1ft or no-rise certifications
  - Meeting minutes for variances
  - Letters of Map Change

# Compliance Checklist

- ☑ Review all development proposals
  - ☑ Use floodplain maps and studies
  - ☑ Educate community
  - ☑ Advise builders of requirements
  - ☑ Assure that everyone obtains permits
  - ☑ Inspect for compliance
  - ☑ Maintain records, including “as-builts”
- 



# Training Videos

[dnr.nebraska.gov/floodplain/training-and-workshops](https://dnr.nebraska.gov/floodplain/training-and-workshops)

- How to Update Your Floodplain Ordinance (57 minutes)
- Floodplain Development Permitting (67 minutes)
- The Elevation Certificate (58 minutes)
- The Letter of Map Change (57 minutes)
- Agricultural and Accessory Structures (50 minutes)
- Enforcing your Floodplain Ordinance (38 minutes)



# QUESTIONS?

**Elijah Kaufman, CFM**

elijah.kaufman@nebraska.gov  
402-471-0640

**Jamie Reinke, PE, CFM**

jamie.reinke@nebraska.gov  
402-471-3957

**Erin Wendt**

erin.wendt@nebraska.gov  
402-471-0572

**Anna Crist**

anna.crist@nebraska.gov  
531-510-2320

**Michele York**

michele.york@nebraska.gov  
402-471-1214

**NEBRASKA**  
DEPT. OF NATURAL RESOURCES