# The Map Adoption Process

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NFIP Specialist



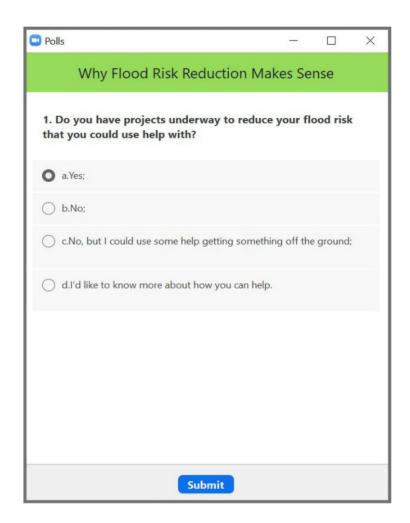
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

#### 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
- We will be recording this class for those unable to attend today
- If you have concerns about the widescreen layout, please let us know for future classes!

#### **Poll Questions**

- Total of 3 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



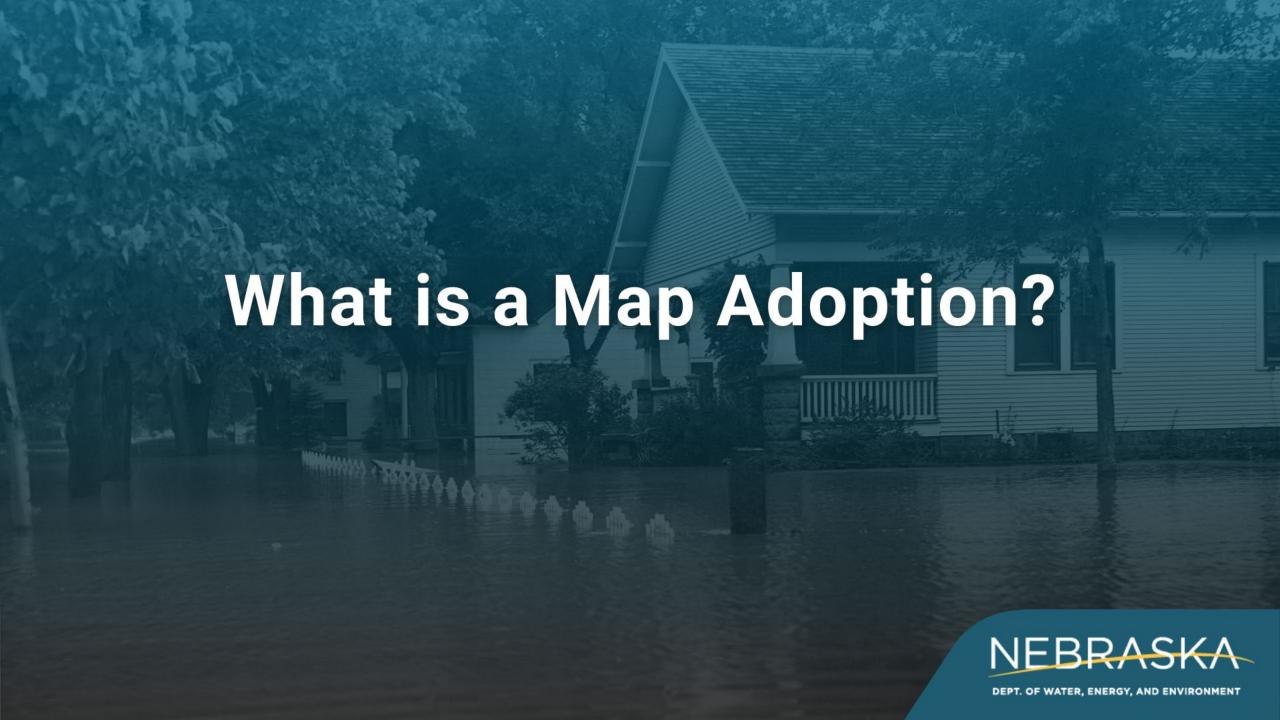


Thank you for joining us!

#### **Agenda**

- 01 "Map Adoption" What does it mean?
- **02** The Floodplain Mapping Process
- 03 How to Adopt New Maps
- **04** Things to Consider During this Process
- **05** Questions





## What is a Map Adoption?

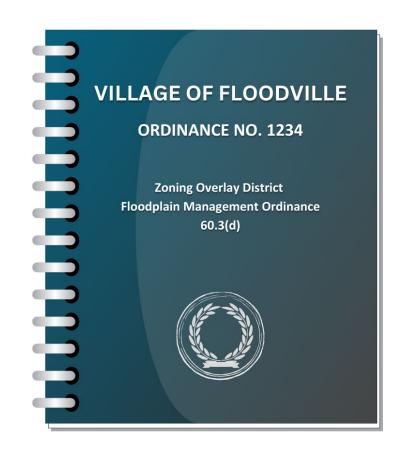
A "map adoption" is when NFIP communities officially reference their effective Flood Insurance Rate Map (FIRM) panels in their floodplain management ordinance.

#### SECTION 2.1 LANDS TO WHICH ORDINANCE APPLIES

This ordinance shall apply to all lands within the jurisdictions of the Big Springs identified on the Flood Insurance Rate Map (FIRM) panels #31049C0230C, #31049C0240C, and #31049C0250C, Effective FIRM date September 5, 2025, as Zone A and within the Zoning District established in Section 3.0 of this ordinance. In all areas covered by this ordinance, no development shall be allowed except upon the issuance of a floodplain development permit to develop, granted by the floodplain administrator or the governing body under such safeguards and restrictions as the Village Board of Trustees or the designated representative may reasonably impose for the promotion and maintenance of the general welfare, health of the inhabitants of the community and where specifically noted in Sections 4.0 and 5.0.

## When is a Map Adoption Required?

- If your community is receiving new Flood Insurance Rate Maps (FIRMs) or a new Flood Insurance Study (FIS)
- Floodplain ordinance must reference the new panel numbers and dates <u>before</u> effective date
- Required to maintain good standing in the NFIP



## Communities with Active Mapping Projects that are Approaching Completion

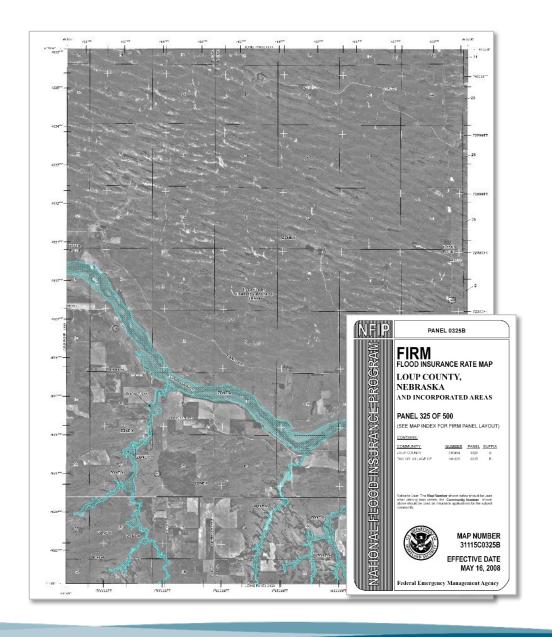
- Wayne County
- Nuckolls County
- Thayer County
- Dixon County
- Cheyenne County
- Box Butte County
- Pawnee County
- Deuel County

- Cedar County
- Boone County
- Kearney County
- City of Bayard
- City of Bridgeport
- Johnson County
- Sheridan County

The communities listed above should be ready to update their ordinance or pass resolutions/amendments to adopt the new maps.

#### **FIRM Panel**

- Flood Insurance Rate Maps (FIRMs) are official maps from FEMA that show a community's flood risk
- Can be viewed on FEMA's Map Service Center



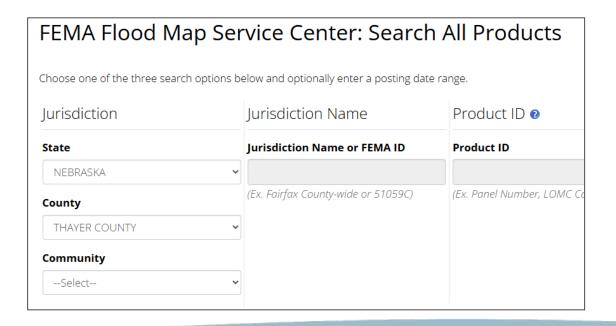
#### **FIRM Panel**

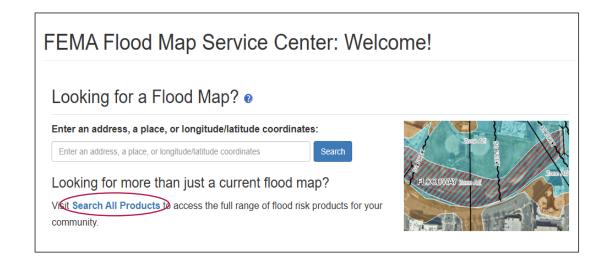
- Flood Insurance Rate Maps (FIRMs) are official maps from FEMA that show a community's flood risk
- Can be viewed on FEMA's Map Service Center
- One community may have multiple FIRM "panels"!

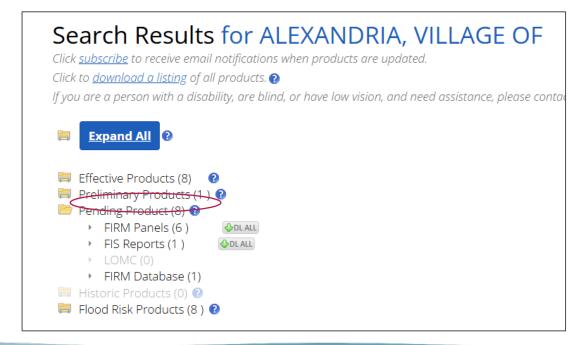


#### Where to Find Maps

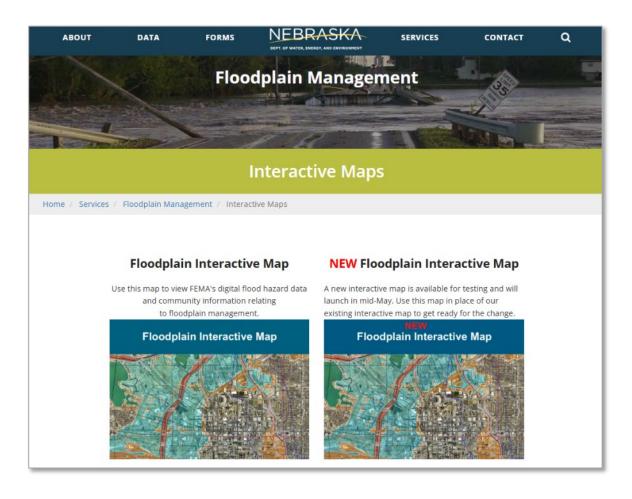
- Hard copies mailed at completion of mapping project
- FEMA Map Service Center
- New maps should appear in "Pending" folder, but may be located under "Preliminary Products"







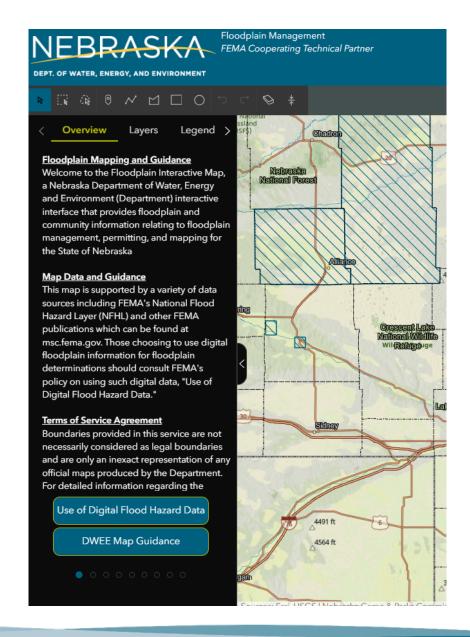
#### The New Interactive Map



- Now available on our interactive map webpage: <a href="https://dnr.nebraska.gov/floodplain/interactive-maps">https://dnr.nebraska.gov/floodplain/interactive-maps</a>
- Combines faster load times with better functionality
  - Layers are maintained and stored in-house
  - More consistent connectivity

#### The New Interactive Map

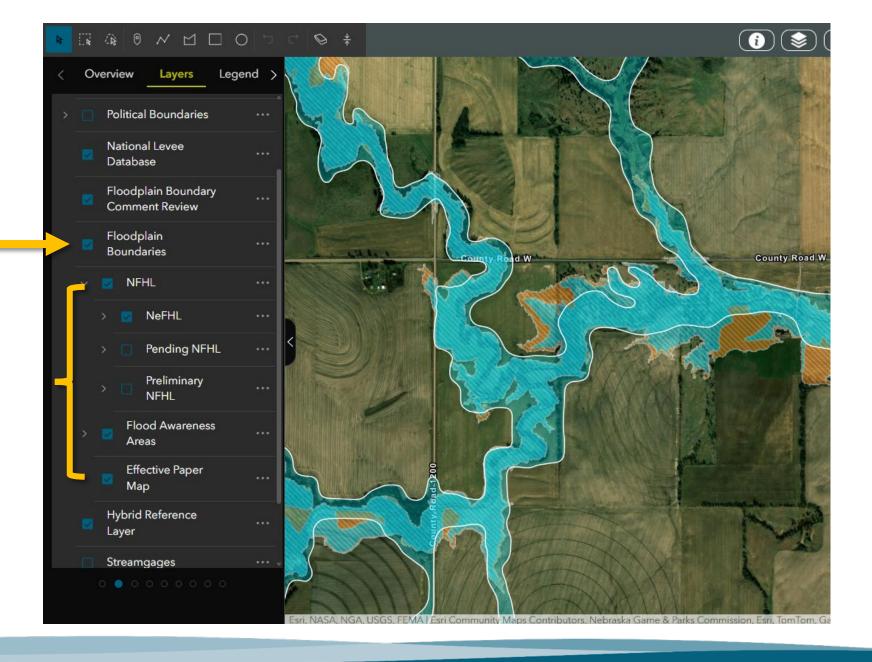
- What changed?
  - Splash page with disclaimers no longer appears when opening the map
  - Layers, legend, and map guidance on the left, rather than the right
  - Tool bar is at the top left, rather than the top right
  - When using the search bar, you need to select from the drop down in order to zoom to the location

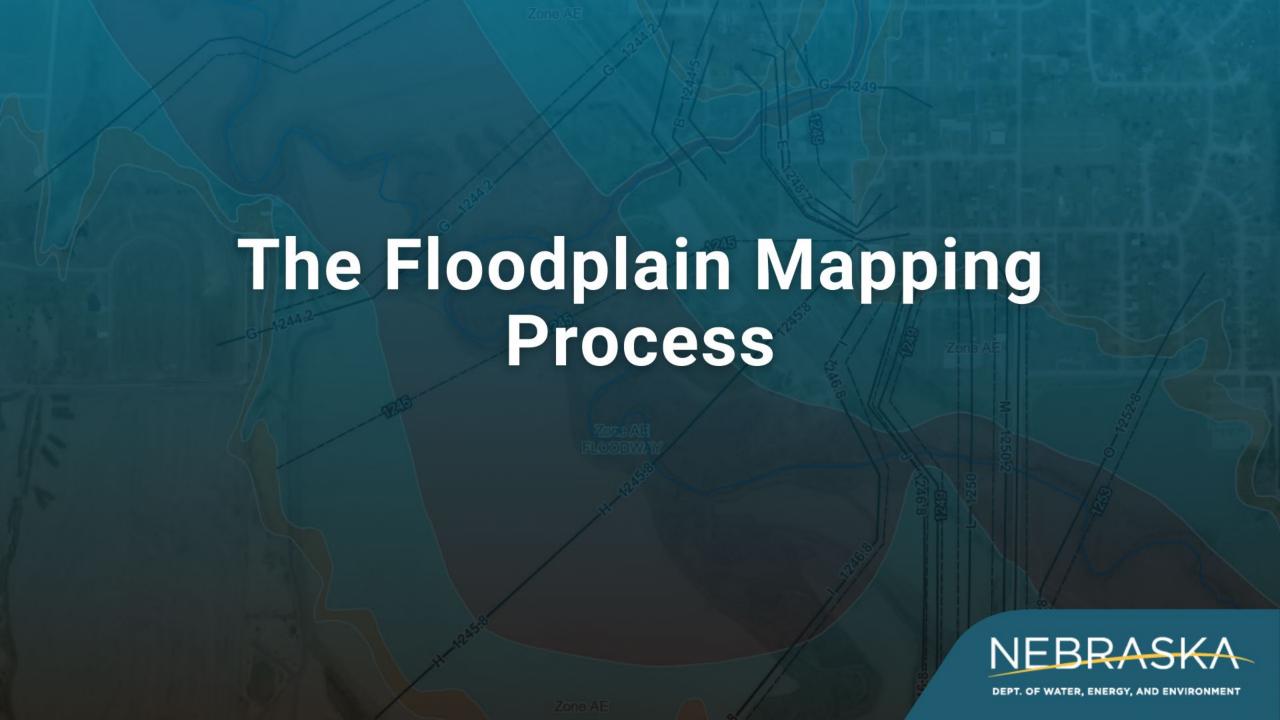


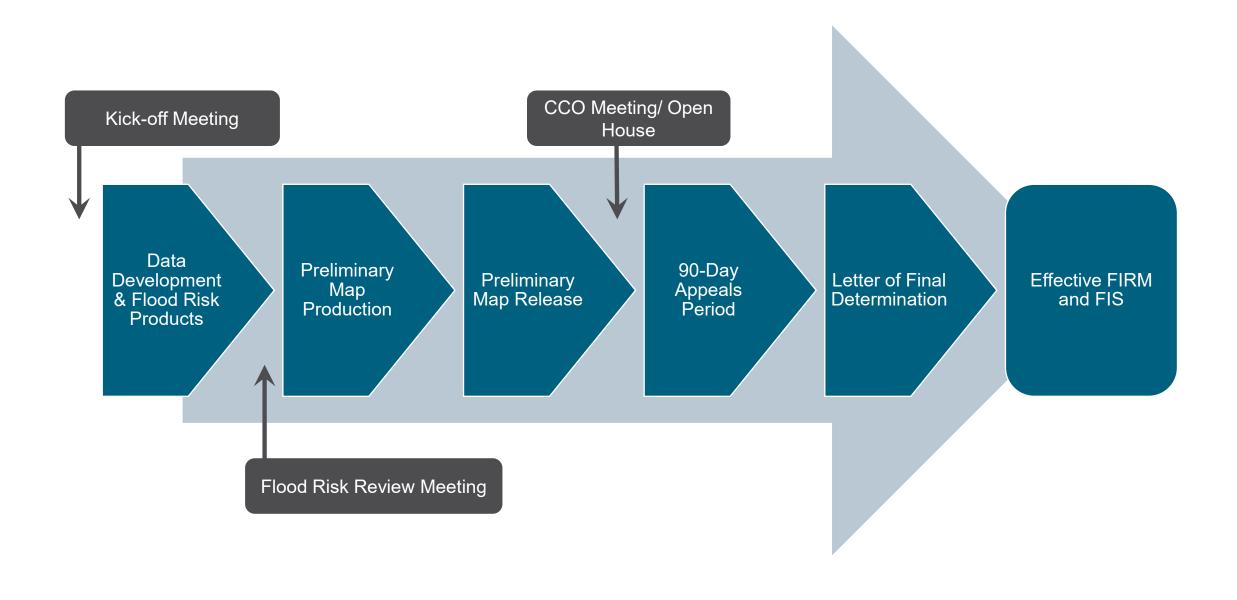
#### Floodplain Boundaries

This layer includes:

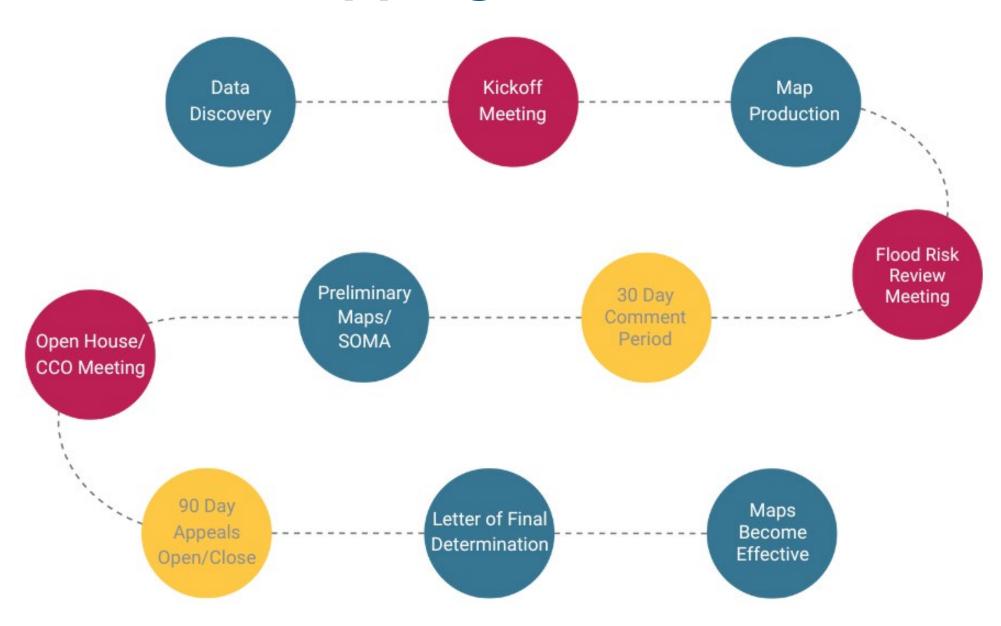
- **□** NFHL
  - ☐ The regulatory floodplain (NeFHL)
  - ☐ Pending NFHL
  - ☐ Preliminary NFHL
- ☐ Flood Awareness Areas
- ☐ Effective Paper Map

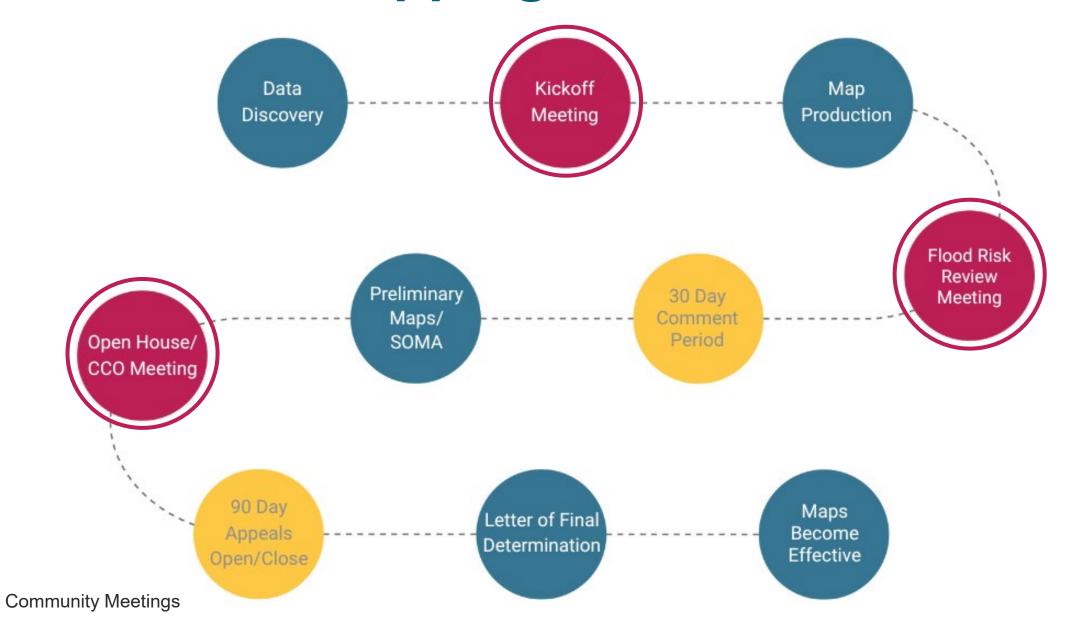


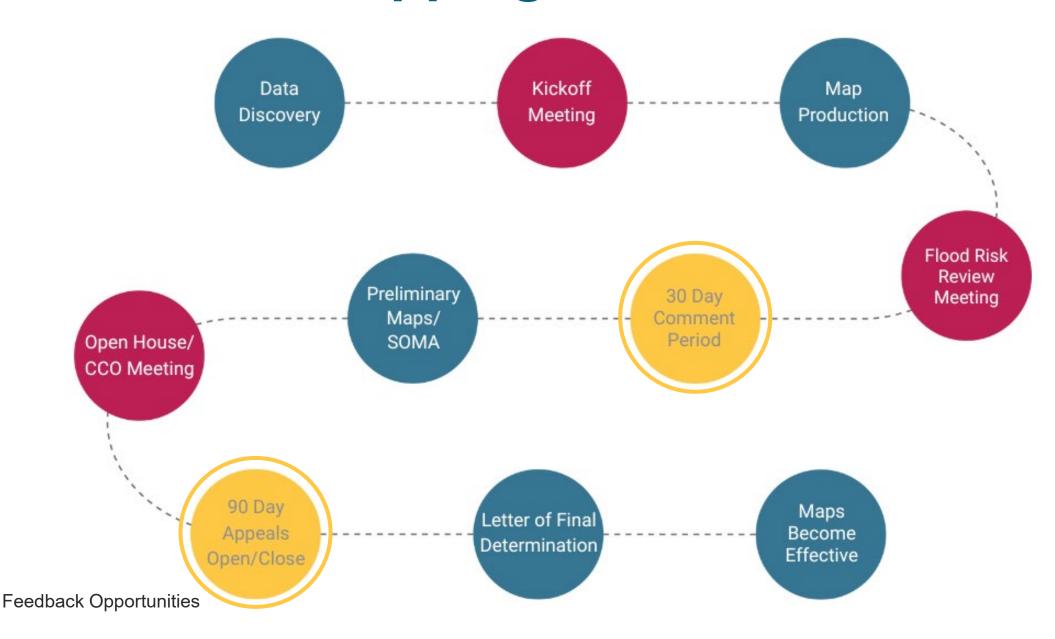


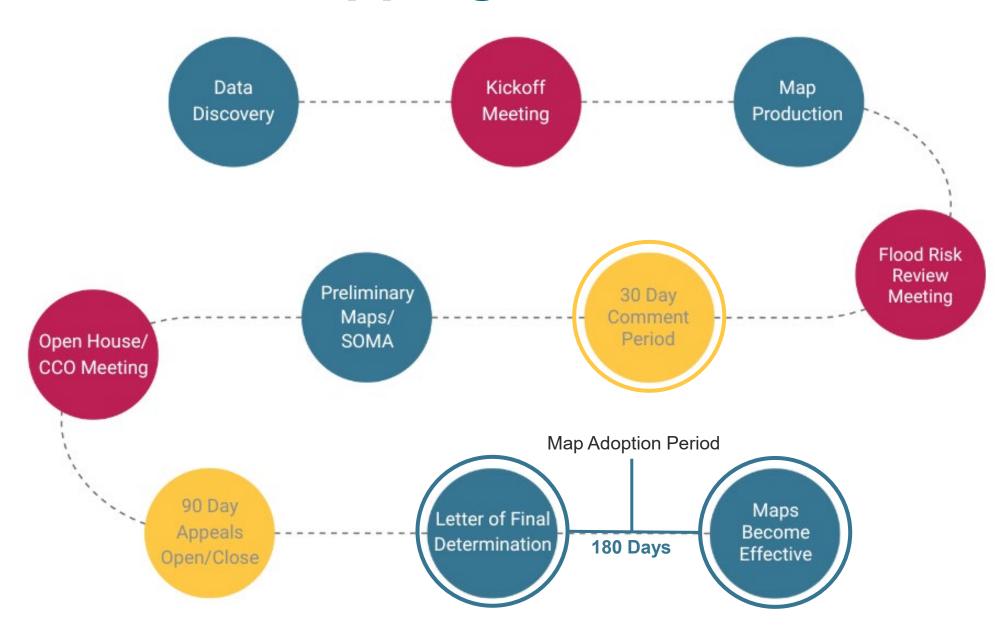


#### **Risk Map Timeline**



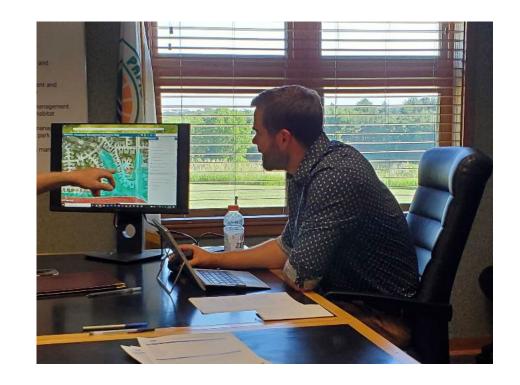






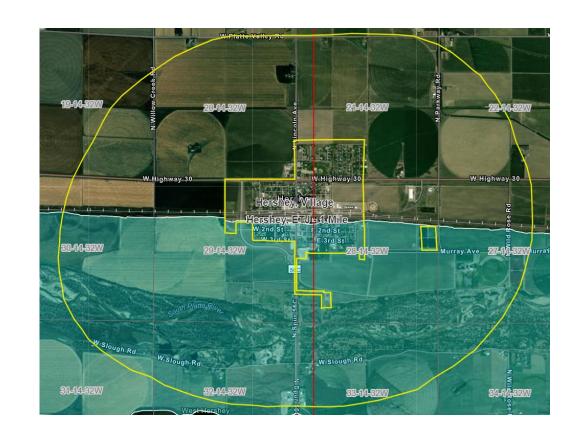
#### **Expectations of the Community**

- Attend mapping meetings hosted by NE Floodplain Management
  - Promote them to the public!
- Keep property owners aware throughout the project
  - How might Letters of Map Change (LOMC) be affected?
  - What implications are there for flood insurance?
  - What parts of town are being impacted?
- Adopt maps via ordinance update



#### Community's Role – Project Kickoff

- Provide NE Floodplain
   Management with information to help make the maps
  - Corporate boundaries/ETJs
  - Topography, survey, or other elevation data
  - Existing Hydrologic/Hydraulic
     Studies
  - Design or as-built information for stream crossing structures
  - High-water marks or historical storm data



#### Community's Role - Project Kickoff

- Begin general outreach to the public
  - Ensure floodplain maps are accessible
  - Send reminders of existing floodplain boundaries to community members (raise awareness!)
  - Host a local community meeting
  - Review properties with effective Letters of Map Change
  - Provide the floodplain administrator's contact information

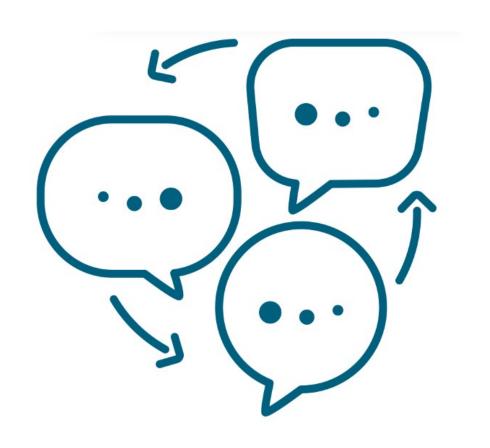


## Start of New Mapping Project

- Outline start of project
- What you should do when contacted that a new mapping project is starting for your jurisdiction
  - Become familiar with your floodplain
  - Start reaching out to those in the floodplain and alert them to this process
  - Check for any LOMCs, any flood mitigation projects, new development
  - Update your governing body of the upcoming maps

#### Community's Role - Data Development

- Engage community leadership
- Continue conversations with property owners as data becomes available
- Coordinate additional information with Nebraska Floodplain Management
  - Because there are no draft maps, data and floodplain boundaries can still be adjusted

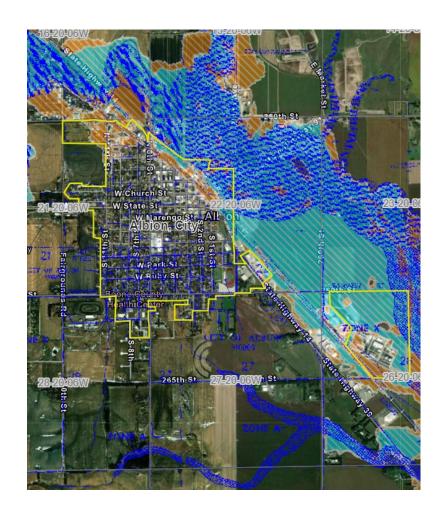


#### **Initial Comment Period**

- Time where comments can be made on flood maps before they go preliminary
- This is when you should review the maps to check for any inaccuracies- you know your community best
- If you don't review the maps, it could negatively impact your community and residents
- This is the time when comments can be easily incorporated into the maps- comments during appeals period require more work

#### Community's Role - Flood Risk Review

- A meeting with community officials and stakeholders where draft work maps are presented
- Work maps should align with the information provided by the communities in the project area throughout data development
- Community officials can continue to provide comments on the draft work maps



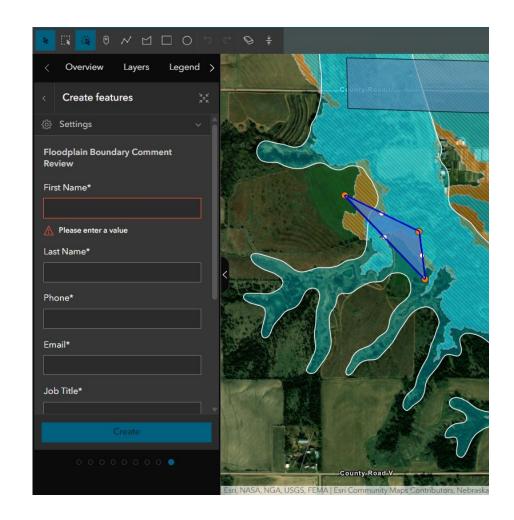
#### Community's Role – Flood Risk Review

- An open house will be scheduled within each county involved in the mapping project
- Nebraska Floodplain Management will coordinate with communities to invite as many attendees as possible
  - Help us get people there!
- Staff can show property owners the work maps, and can make note of any concerns



#### Community's Role - Flood Risk Review

- Comment period opens after Flood Risk Review meeting
- Commenting on boundaries is easy, and anyone in the community can submit them using Nebraska Floodplain Management's interactive map
- Comments can be submitted for 30 days



#### Community's Role - Preliminary Map Release

- Nebraska Floodplain Management Division will present the preliminary maps at the Consultation Coordination Officer meeting
  - FPA and community leadership must attend
- Any additional changes now require technical data provided by communities
  - Must be submitted during appeals period (will open for 90 days)



#### Community's Role - Preliminary Map Release

- During this phase, the community will be provided with a Summary of Map Action (SOMA)
  - Issued during preliminary phase of mapping
  - Comprehensive list of all effective Letters of Map Change (LOMC), and the likely outcome after the new maps become effective
  - SOMAs are <u>mailed to community officials only</u>, and are not provided to individual property owners



#### **SOMA Continued**

- Four categories are listed
  - 1. Incorporated
  - 2. Not incorporated
  - 3. Superseded
  - 4. To be Redetermined

#### Category 1: LOMCs Incorporated

 Typically, large LOMRs where the engineering data was incorporated into the new flood study.

#### Category 2: LOMCs Not Incorporated

 LOMAs/LOMR-Fs too small to see on the map, but based on preliminary data are likely to be revalidated.
 The lowest adjacent grade or lowest lot elevations are above the preliminary base flood elevations.

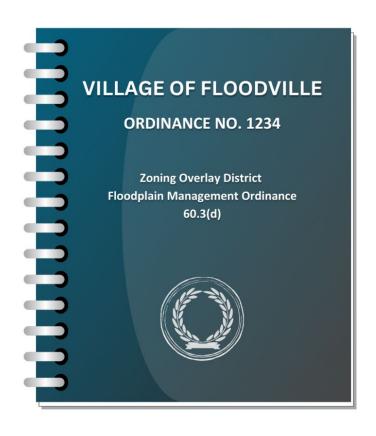
#### Category 3: LOMCs Superseded

• LOMAs/LOMR-Fs that do not have the lowest adjacent grade or lowest lot elevation above the preliminary base flood elevation.

#### Category 4: LOMCs To Be Redetermined

• LOMCs for multiple lots where at least one lot will no longer be valid – FEMA to redetermine in the future.

#### **Community's Role – Letter of Final Determination**



- The Letter of Final Determination is issued to all community leaders in the project area
- Signifies the start of a 6-month period within which communities must adopt the new maps
- Map adoption is completed through local floodplain ordinances
- Nebraska Floodplain Management will likely have already reviewed floodplain ordinances to determine if a new ordinance is needed, or if the existing ordinance can be amended

#### Community's Role – Letter of Final Determination

- Revalidation Letter
  - Issued one day before new map effective date
  - Only lists LOMC that are still in effect with the new maps
  - LOMC that have been superseded, are no longer valid, or were incorporated into the new maps (now shown as out) are not included
  - Again, is only provided to community leadership
    - Share the information with property owners!



#### Federal Emergency Management Agency

Washington, D.C. 20472

July 25, 2019

The Honorable Marlin Seeman Mayor, City of Aurora 905 13th Street Aurora, Nebraska 68818 Case No: 16-07-0767V Community: Aurora, City Of Community No.: 310105

Effective Date: August 02, 2019 LOMC-VALID

Dear Mayor Seeman

On August 01, 2019, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) issued new or revised Flood Insurance Rate Map (FIRM) panels within your community. This letter identifies the Letter of Map Change (LOMC) actions [i.e., Letters of Map Amendment (LOMAs) and Letters of Map Revision-based on Fill (LOMR-Fs)] for properties and/or structures located in your community that are still valid as of the effective date shown above. Any revalidation letters previously issued for your community have been superseded as of the effective date listed above.

All effective LOMCs within your community have been reviewed, including LOMCs located in areas not revised during this FIRM update. LOMAs and LOMR-Fs for which the original determination has not been superseded by new or revised information will remain in effect until superseded by a subsequent LOMC or by a revision to the FIRM panel on which the property and/or structure is located.

The enclosed table lists the FEMA case number, issue date, project identifier, and FIRM panel number for the LOMCs revalidated by this letter. Please refer to the original determination document to obtain the details of the outcome for the properties and/or structures included in the determination (such as flood zone, base flood elevations, property elevations, etc).

Letters of Map Revision (LOMRs) previously issued for FIRM panels that were revised by the recent map update for your community have either been incorporated into the revised FIRM or have been superseded by the revised FIRM. LOMRs issued for FIRM panels that were not revised by the recent map update for your community are not included on the enclosed table and will remain in effect until superseded by a revision to that FIRM panel.

If there is a LOMC not on the enclosed list that you feel should have been revalidated, we encourage you to submit the LOMC for re-determination. When requesting a re-determination, we ask that a cover letter be sent along with a copy of the original determination letter to: LOMC Clearinghouse, 3601 Eisenhower Avenue, Suite 500, Alexandria, VA 22304-6426. Re-determinations may also be requested online at https://www.fema.gov/online-lome.

#### **In Summary - Regulatory Process**

- CCO Meeting and Public Open House
- Appeals period
  - 90 days long
  - Appeals based on scientific/engineering analysis
  - Appeals submitted by community to FEMA
- Letter of Final Determination (LFD)
  - 6 months out from the effective date
  - Period during which communities update ordinances
- Effective date
  - FIRMs and FIS go effective on this day exactly



#### **Letter of Final Determination**

- Sent to communities by FEMA through mail
- Determines which LOMC are incorporated or invalidated on new maps
- Opens 6-month window in which new maps need to be adopted by either an amendment or new ordinance
- Nebraska Floodplain Division will contact the local Floodplain Administrator to let them know the window has opened; will also inform of any violations in current ordinance

#### The Process with NE Floodplain Division

Board agrees on an amendment or ordinance draft Draft ordinance submitted to NeFD for review Nebraska Floodplain Management provides comments on draft ordinance Ordinance forwarded to FEMA for final approval

Once approved, your community may adopt the new ordinance

- Choose between a new floodplain ordinance or amending current one (new may be require if too incompliant)
- Estimate for 10 working days
- Review includes a crosscheck with State and Federal minimum standards
- Comments may include missing language, incorrect FIRM panels referenced, etc.
- Will be your community's responsibility to make changes

- Again, estimate 10 working days
- If FEMA returns any comments, we will coordinate with you on the required changes
- We will notify you as soon as FEMA gives approval for adoption
- We will request a final signed/stamped copy of the adopted ordinance

#### **Amendment vs. New Ordinance**

- Amendments: Used when only map references and other minor corrections need to be made; Not recommended
- New Ordinance: Used when community is changing regulation levels with new maps; we find multiple/major issues with current ordinance
  - Moving forward, we will recommend all communities adopt our new model ordinance

#### **Amendment Template**

AMENDMENT NO	
	VED BY THE <mark>(governing body)</mark> OF THE <mark>(community),</mark> NEBRASKA DLLOWING AMENDMENT BE ENACTED:
That Ordinanc manner:	e No, enacted by <mark>(governing body)</mark> on the <mark>(date),</mark> be amended in the following
That Section	of Ordinance No be amended as follows:
SECTIO	N
(Fill new	language here)
That Section	of Ordinance No be amended as follows:
SECTIO	N
(Fill new	language here)
	MENT IS HEREBY RECOMMENDED FOR PASSAGE BY THE (governing body) OI AY OF, 2024.
	AY OF, 2024.
THISD	AY OF, 2024.
(Clerk)	AY OF, 2024.  MENT IS HEREBY ENACTED BY THE (governing body) ON THIS DAY OF

- No set template from the State of Nebraska
- We have a template for small revisions (i.e. map adoptions)
- Your community may use your own amendment system

#### **New Model Ordinance**

- Over the past year, Nebraska
   Floodplain Management Division
   has been working on a new model
   ordinance
- Finally getting close to official release
- Have recorded trainings on our website if interested



#### 2025 Nebraska Model Floodplain Management Ordinance

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

v1.0 - Revised [DATE]



#### **First Draft**

- Community Board agrees on an amendment or new ordinance
- Floodplain Administrator/Board puts together a draft; State is more than happy to help with drafting
- Sends draft to Nebraska Floodplain Division- we review for compliance and send to FEMA for their review
- FEMA will return their review comments to us

#### **Map Adoption Paragraph**

- Must include entire paragraph in amendment, not just FIRM panels
- Ex:

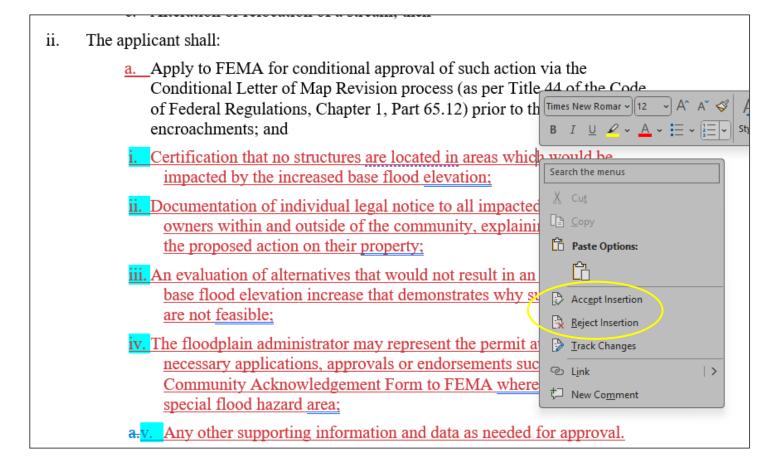
That Section 2.1 of Ordinance No. XXX be amended as follows:

#### **SECTION 2.1 LANDS TO WHICH ORDINANCE APPLIES**

This ordinance shall apply to all lands within the jurisdictions of the [COMMUNITY NAME], identified on the Flood Insurance Rate Map (FIRM) panels XXXX dated XX/XX/XXXX as Zone A and within the Zoning District established in Section 3.0 of this ordinance. In all areas covered by this ordinance, no development shall be allowed except upon the issuance of a floodplain development permit to develop, granted by the floodplain administrator or the governing body under such safeguards and restrictions as the Loup County Area Planning Commission and Loup County Commissioners or the designated representative may reasonably impose for the promotion and maintenance of the general welfare, health of the inhabitants of the community and where specifically noted in Sections 4.0 and 5.0.

#### **Second Draft**

- We will return our and/or FEMA's necessary changes to community
- This will be in the form of comments in the email, comments on the document, or changes that need to be "accepted" within the document



#### Final Draft / Adoption

- Once comments from us and/or FEMA have been implemented, community may proceed with adoption
- Ordinance vs resolutions
- Their introductions

 After adoption, a signed copy must be sent to the state, and we will forward it to FEMA for final review and filing

#### **Powers of Village Board Chairs**

- The chairperson of the village board of trustees is required to:
  - Have the ordinances of the village printed and published for the information of the inhabitants; and,
  - Carry out and ensure the ordinances are being used

FPA is responsible for contents of ordinance, but if clerk is a separate position, they may introduce the ordinance of behalf of Floodplain Administrator

# Reading and Passage of Ordinances and Resolutions

All ordinances and resolutions require for their passage or adoption the concurrence of a majority of all members elected to the city council or village board of trustees.

Ordinances of a general or permanent nature are read by title on 3 different days unless three-fourths of the city council or village board of trustees vote to suspend this requirement

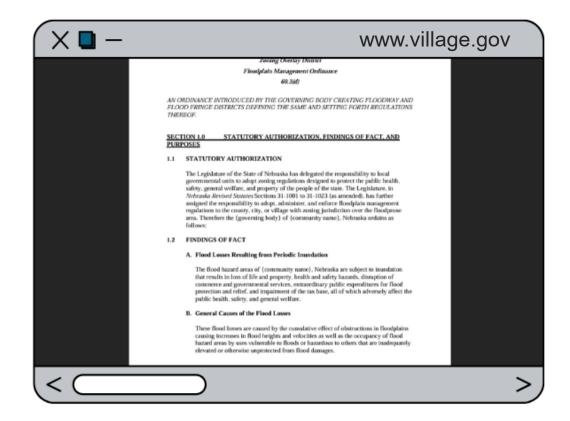
If the requirement is suspended, the ordinances are read by title and then moved for final passage.

#### **Publication of Ordinances**

- All ordinances of a general nature, before they take effect, need to be published within 15 days after they are passed:
  - in a legal newspaper in or of general circulation in the city or village or
  - by publishing in book or pamphlet form

#### **Publication of Ordinances**

- New law passed in 2021: LB 159 (Urban Affairs Committee)
- Allows for the publication of ordinances in "electronic form"



# Things to Consider During the Process

NEBRASKA

DEPT. OF WATER, ENERGY, AND ENVIRONMENT

#### **Effective Dates**

- Most ordinances go into effect 15 days after their passage
  - + For communities adopting new floodplain maps, you must ensure the ordinance is effective by the FIRM effective date
- Emergency ordinances are allowed in cases of riot or impending danger, failure of a public utility, or any other emergency
  - These ordinances take effect upon the proclamation of the mayor or village board chair

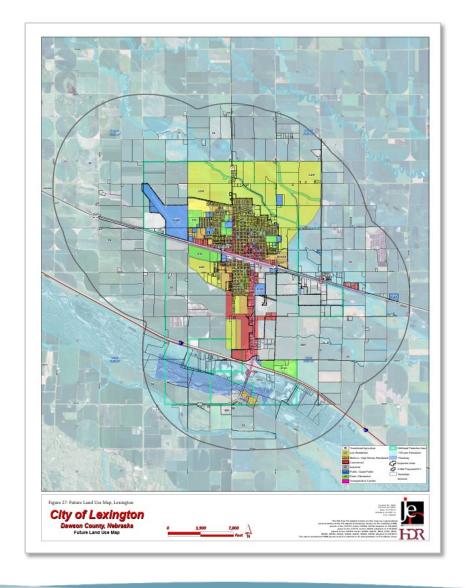
#### **Higher Standards**

- Map adoptions are a great time to consider adding higher standards to your ordinance
- These are regulations above the state and federal standards that help better protect your community from flood risk
  - Ex: 2' freeboard (instead of state mandated 1')
- New model ordinance has an entire list of higher/optional standards
  - Formatted as "plug and play" so they fit neatly into model



#### **Community Planning**

- Update your comprehensive plan to account for the new boundaries
- Mitigation projects to protect flood prone areas of town?
- Review your program as a whole
  - Create or update written permitting procedures
  - Reintroduce leadership to the floodplain ordinance
  - Strategize community outreach



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@NebraskaDWEE

## Questions?

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