



Nebraska Department of Natural Resources Floodplain Management for Local Officials



September 2005

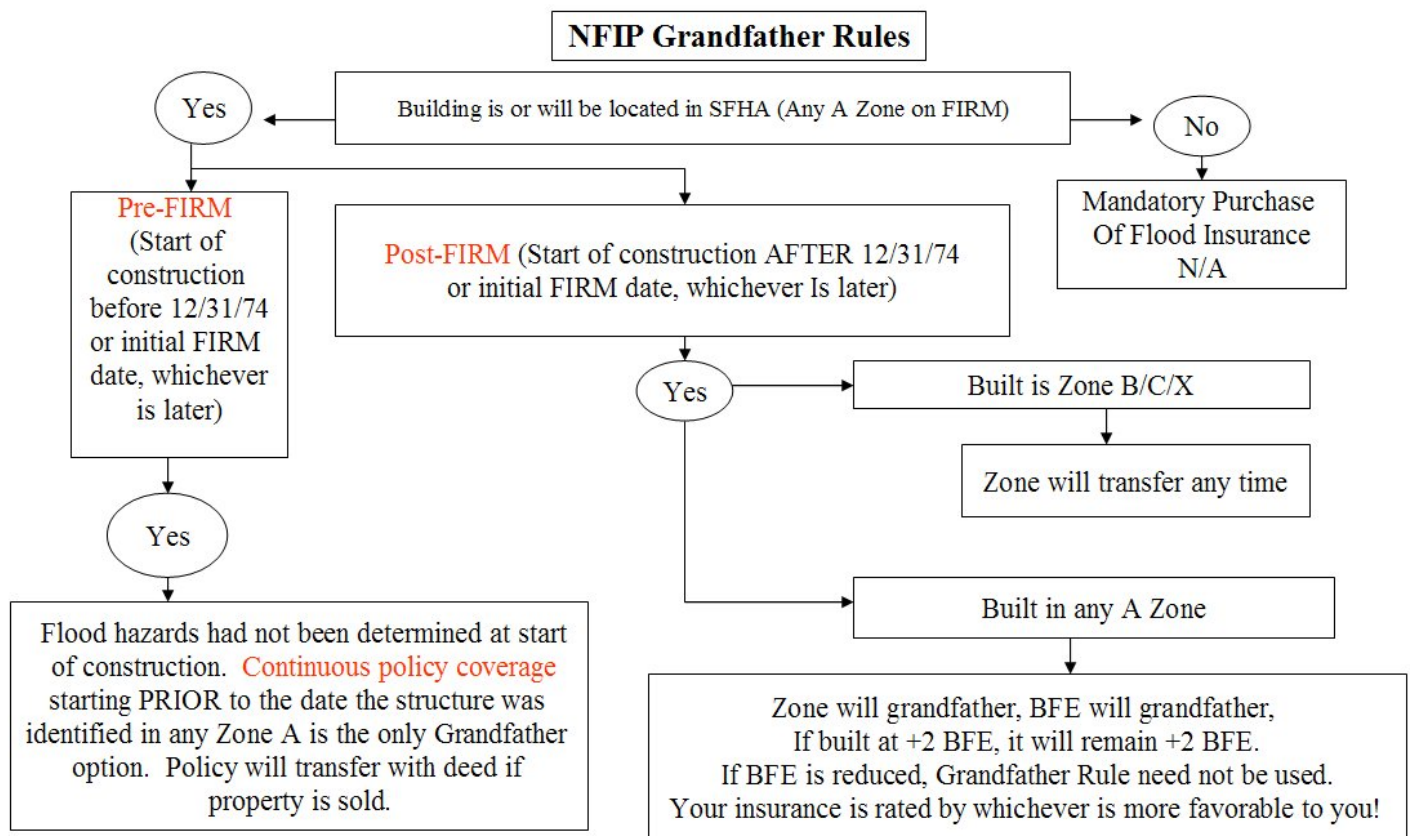
The Nebraska Department of Natural Resources newsletter is published through assistance provided by FEMA under the Community Assistance Program – State Support Service Elements of the National Flood Insurance Program. The contents do not necessarily reflect the views and policies of the federal government.

Flood Insurance Rate Map Change Issues

The National Flood Insurance Program (NFIP) rewards individuals who have purchased and retained flood insurance by providing preferential ratings in the event of changes in the Flood Insurance Rate Map (FIRM) in their community. Below is a flowchart that helps identify individuals that may benefit from these rules, called “Grandfather Rules.” They are so labeled since they may allow individuals living in Special Flood Hazard Areas to use information from older FIRMs to establish preferential rating of flood insurance.

If a structure is currently located in a Special Flood Hazard Area, (any A Zone designation on the FIRM), the “Mandatory Purchase Requirement” for flood insurance would apply. Grandfathering, if applicable, would allow the Base Flood Elevation (BFE) or flood zone that was in effect at the start of construction to apply to current flood policy rating.

Pre-FIRM structures, those structures built before the initial FIRM was effective, have only one possible grandfather option. If the structure was located outside of a Zone A designated area on a FIRM and moved or will move into a Zone A on a later FIRM, the original flood zone rating can be retained as long as there is no lapse in coverage, and flood insurance was or is purchased prior to the date the building was shown in a Zone A on the effective map.



FEMA Officials Recognize Elba, Nebraska as 20,000th Participating Community in the National Flood Insurance Program



Left to Right: Richard Hainje (FEMA Region VII Director), Julie Brooker, (Senator Chuck Hagel Service Representative), Rick Sheehy (Lt. Governor), Mike Buckley (Acting Deputy Director for FEMA's Mitigation Division), Chris W. Pederson, (Chairperson, Elba Board of Trustees), Mark Wilson (Elba Vice Chairperson), Charlotte Rasmussen (Elba Trustee), Anton J Morrow (Elba Trustee) and Brian Dunnigan (Head of NDNR Floodplain Management/Dam Safety Division)

KANSAS CITY, Mo. –The Village of Elba, Nebraska was recognized by U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) as the 20,000th community to participate in the National Flood Insurance Program (NFIP). A ceremony was held in Elba on Thursday evening, April 14, 2005.

Elba is one of 340 NFIP participating communities in Nebraska. Lt. Gov. Rick Sheehy and key staff from Nebraska's senate offices and Rep. Tom Osborne's office, and NDNR staff participated in the event.

Michael Buckley, acting deputy director for FEMA's Mitigation Division, praised Elba's leadership during the ceremony.

"This voluntary program enables property owners in Elba to purchase flood insurance as a protection against flood losses in exchange for implementing a community floodplain management program designed to reduce future flood damages," he said. "Even though Elba is located mostly outside of the 100-year floodplain, the NFIP has paid one-quarter of its claims in the past 25 years to cover flood

losses to those homes in moderate to minimal flood risk zones."

"The state of Nebraska is proud of Elba for taking this step to participate in the NFIP," said Lt. Gov. Rick Sheehy. "We have 340 participating NFIP communities across the state, which is certainly a testament to our belief in the importance of regulated floodplain management. Our staffs have worked hand in hand with FEMA on this important issue. This evening's event symbolizes that partnership."

FEMA Regional Director Richard Hainje echoed Sheehy's praise of the relationship between state and FEMA in regard to the NFIP.

There are 13,525 flood insurance policies in force in the state. These policies are worth more than \$1.5 billion dollars in insurance coverage for flood risks.

"Equally important has been the state's efforts with regard to flood hazard mapping," Hainje said. "The state has been very proactive and creative in partnering with FEMA to create flood hazard maps through FEMA's Cooperating Technical Partner program."

Established in 1968, the NFIP revolutionized almost non-existent programs of regulated floodplain development. Approximately three million buildings have been constructed throughout the nation in accordance with these floodplain management regulations. More than \$1.1 billion in flood damages is prevented annually. Structures built to NFIP standards experience 80 percent less damage through reduced frequency and severity of losses.

FEMA Region VII Has Moved

In August, FEMA's Region VII offices were moved to new facilities.

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*Phone numbers have not changed.

Nebraska Recognized for Floodplain Management Performance by the Association of State Floodplain Managers (ASFPM).

Lincoln and Lower Platte South NRD Honored for Floodplain Management



Larry Larson, Glenn Johnson, Nicole Fleck-Tooze, Chad Berginnis

Lincoln and the Lower Platte South Natural Resources District received the 2005 James Lee Witt Local Award for Excellence from the Association of State Floodplain Managers. This award recognizes the "Flood Standards for New Growth Areas" initiative adopted by the city last year.

The Witt Award recognizes local programs for outstanding floodplain management. It is named after former FEMA Director James Lee Witt in recognition of his landmark efforts to support, enhance and encourage local floodplain management capabilities.

The floodplain manager's association presented the award to the Lincoln Public Works Department and the Lower Platte South NRD at ASFPM's 29th annual national conference in Madison, Wisconsin, on June 16.

The adoption of flood standards for new growth areas by the City Council followed more than three-years of public process and technical study effort, which was led by the NRD and the city.

This process included engineering and economic studies, as well as 18 months of work by a 16-

member citizen task force.

The standards include the protection of flood conveyance, flood storage and natural buffers along stream channels, but the overriding policy goal is the concept of "No Adverse Impact" set by ASFPM. "No Adverse Impact" means that the action of one property owner does not adversely impact the flood risk for other property owners, and it serves as the umbrella policy for the specific ordinances and standards adopted for Lincoln's new growth areas.

Flood management in Lincoln also is supported by the development of detailed watershed master plans, which are being developed and implemented by the city and NRD. Together, the flood standards and master plans are expected to serve Lincoln well as it expands by a projected 35 square miles or more over the next 25 years.

Information regarding the association and the Witt Award can be found at www.floods.org.

Information regarding the flood standards for new growth areas or the work of the Floodplain Task Force is available on the city's web site at <http://www.lincoln.ne.gov>.

2005 Tom Lee State Award for Excellence is presented to NDNR



Larry Larson, Jim Williams, Steve McMaster, Marion Lee, Chad Berginnis

NDNR was the recipient of the 2005 Tom Lee State Award For Excellence. The Tom Lee Award is given annually to recognize an outstanding floodplain management program or activity at the state level. It preserves the memory of Tom Lee (1935-1976), a visionary floodplain manager responsible for some of this country's finest state-level programs and for his instrumental work in

developing the regulatory framework which we still seek to implement and improve today. Eligible entries include an overall program or specific outstanding products or activities.

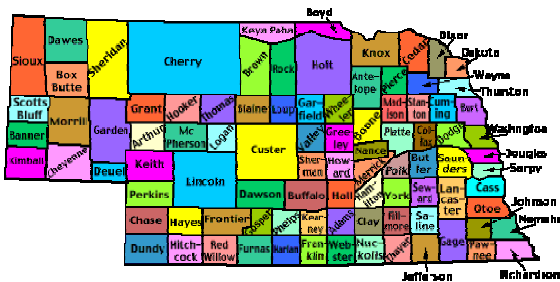
This award is a great reflection of the state legislature's support for, and NDNR's commitment to a strong, comprehensive floodplain management program. This program supports flood mitigation, mitigation planning, community outreach, assistance, training, and a nationally recognized floodplain mapping program. NDNR's Floodplain Management Sections's staff of four, assisted by three interns currently maintains this aggressive program.

A floodplain, while incorporating any existing detailed studies into the new map.

After the maps are completed, NDNR sends them to the Federal Emergency Management Agency (FEMA) where they are reprinted into maps called preliminary FIRMs. After printing, the preliminary FIRMs are sent back to the community for a period of review. After the review period, they are sent back to FEMA with the appropriate changes, if any, and then FEMA prints the final map.

We, at NDNR, are excited about the mapping project. Not only will the new digitized maps be easier to use, but they will also be more accessible to the average consumer.

FLOOD INSURANCE RATE MAPS COMING TO A COUNTY NEAR YOU



The mapping team at the Nebraska Department of Natural Resources (NDNR) is finishing the mapping of Fiscal Year (FY) 2004 counties and beginning community outreach for FY2005. In FY2004, *Dodge, Wayne, Platte, Cass* and *Saunders* Counties were in line for new maps. The mapping team is now done with *Wayne* and *Platte*, and finishing up *Dodge*. *Cass* and *Saunders* are scheduled to be completed by January, 2007. In the meantime, the team is starting FY2005 countywide mapping which includes: *Chase, Frontier, Furnas, Garfield, Greeley, Harlan, Hayes, Hitchcock, Loup, Phelps, Polk, Red Willow, Sherman, Valley, Wheeler, and Webster*.

Although a few areas have existing detailed studies available to integrate into the new Flood Insurance Rate Maps (FIRMs), most of the areas in the new counties will be mapped as approximate studies. An approximate study involves taking existing USGS maps and delineating an approximate Zone

Community Mitigation Planning Update

In August, the NDNR helped kick off an ambitious project to assist with the completion of a regional all-hazards mitigation plan for the Pappio-Missouri River Natural Resources District. The Corps of Engineers will be completing the flood portion for the District, and NDNR staff will be doing the non-flood hazards, in addition to writing the plan. A series of four public meetings was held in Omaha, Elkhorn, Tekamah, and Dakota City. As of November 2004, any community which does not have an all-hazards mitigation plan in place will not be eligible for federal mitigation assistance following a federally-declared disaster. Communities which were not represented at these public meetings can still be involved in the planning process by contacting Steve McMaster at the telephone number below.

In addition to the Pappio-Missouri River NRD plan, mitigation plans are being completed in Valley, North Platte, and Tekamah. Through separate grants, all-hazards mitigation plans will be starting soon for Elmwood, South Bend, and Hall County.

If your community or Natural Resources District would be interested in completing a flood mitigation plan or all-hazards mitigation plan, call Steve McMaster at (402) 471-3957.

Nebraska Association of State Floodplain and Stormwater Managers Association (NeFSMA)

NeFSMA is now a functioning organization. We are established as a non-profit organization, and have conducted a number of activities.

A workshop for communities that will need to address National Pollutant Discharge Elimination System (NPDES) Phase II requirements was held in Grand Island in April. Most of the ten communities that will be impacted by these new requirements attended. NeFSMA in conjunction with the US Army Corps of Engineers Floodproofing Committee and NDNR co-sponsored a floodproofing workshop in South Sioux City in early August. NeFSMA, in conjunction with NDNR co-sponsored two Map Change Workshops in late August. These workshops, held in Lincoln and Grand Island, were attended by approximately 60 engineers, surveyors, local administrators, and government professionals that work with FEMA flood map products. NeFSMA also co-sponsored floodplain management workshops for floodplain managers in Kearney, Ogallala and Lincoln in August. These workshops were held in conjunction with NDNR and FEMA.

NeFSMA has established a broad base of membership that includes federal and state government, the consulting community, and a number of communities. Currently, there are 30 members and nine Corporate sponsors.

Your participation in this important new organization, in its early stages, can influence what this organization eventually becomes. If you're interested in additional information about NeFSMA, or would like to become a member, contact Carter Hubbard at chubbard@oaconsulting.com, or contact Bill Jones at NDNR at bjones@dnr.state.ne.us and we will answer any questions that you may have. Visit NeFSMA's website at <http://www.nefsma.net>

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