



Nebraska Department of Natural Resources Floodplain Management for Local Officials



July 2006

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.

New FEMA Elevation Certificate

Due to comments from users, revisions have been made to the elevation certificate. Significant changes include the redesign of Building Elevation Information.

If the form is completed by a professional engineer or surveyor, the Latitude/Longitude coordinates of a structure will be required. Instructions provide the location and accuracy standards that are required.

Another important change in the certificate is a place for required photographs, if a building is a part of the certification. A minimum of 2 photos, one front view and one rear, of the building are required. If the structure is a split level, photographs from both sides of the building will also be required (minimum 4 photos). Additional instructions are provided on our website

Use of the new certificate will be required after January 1, 2007. The new certificate can be used as an option to the current certificate as soon as it is released. We advise using of the new certificate immediately. In the past, previous versions of the certificate have no longer been accepted as valid for recertification purposes.

The certificate is available on the Internet at <http://www.fema.gov/business/nfip/elvinst.shtm>, or contact NDNR.

FEMA Elevation Certificate Workshop 2006

NDNR, The Professional Land Surveyors of Nebraska (PSAN) and Nebraska Floodplain and Stormwater Managers Association (NeFSMA) are co-sponsoring a series of workshops across the state to provide training on the FEMA Elevation Certificate.

Presented by: *L. Scott Samuels, P.E.*, (Missouri Registration) from Central Missouri Engineering Services, Ashland, Missouri. Scott was floodplain engineer for Missouri State Emergency Management Agency until he entered the private sector in 2004. Scott provides a strong background in engineering and survey with considerable experience in the National Flood Insurance Program.

This workshop is open to floodplain managers, surveyors, or others interested in better understanding the uses of and guidance on properly completing the elevation certificate, an essential floodplain management tool. The workshop will include information on the 2007 FEMA Elevation Certificate, E-LOMA and time will be provided to answer your questions.

Fees are \$25.00 per seat. A \$10 deduction will be made for PSAN and NeFSMA Members. When registering please note location preference and make **checks payable to NeFSMA**. Submit to Nebraska Department of Natural Resources, 301 Centennial Mall South, P.O. Box 94676, Lincoln, NE 68509-4676, Attention: Bill Jones. Please provide phone number and email address for confirmation purposes. **(RSVP by September 1) 11:30 a.m. till 4:30 p.m.**

September 11 City Offices (**Tentative**)
211 West Third Street
North Platte

September 12 Holiday Inn
1110 Second Avenue
Kearney

September 13 Papio-Missouri River NRD,
8901 South 154th Street
Omaha



Association of State Floodplain Managers 30th Annual Conference

ASFPM's 2006 national conference in Albuquerque, New Mexico, June 11-16 blew all our past numbers out of the water with over 1,200 in attendance! Over 800 individuals registered for the 23 training workshops, and 282 registered for the 6 technical field tours. Over 1100 registered for each of the luncheons and 650 guests attended the Thursday evening social event. In addition to the 3-day technical program Tuesday through Thursday, attendees enjoyed 80 different exhibitors. There was great participation in the policy committee meetings and discussion topics, and fantastic networking throughout the week.

Anyone interested in floodplain management and becoming involved in a nationwide organization that has established itself as an active and effective voice for floodplain management should consider attending ASFPM's Annual Conference. The 2007 conference will be held in Norfolk, Virginia from June 3 through the 8th. Additional information about ASFPM can be obtained from their website at <http://www.floods.org/home/default.asp>.

NeFSMA

The Nebraska Floodplain and Stormwater Managers Association has completed an active year. Constitution and bylaws have been developed and approved. Articles of incorporation as a non-profit organization have been filed and approved. Officers were elected in 2004, and re-elections took place at the First Annual Meeting.

In May of 2005 NeFSMA conducted a day-long workshop for NPDES Phase 2 communities. The National Pollution Discharge Elimination Standards for communities with populations exceeding 10,000 have been proposed. NeFSMA assumed a leadership role and organized a team of professionals that have actively worked with Phase 1 of this program to provide guidance to the new communities on their respective applications. Partnering with other communities to meet the standards and cost sharing on needed equipment was encouraged.

In August of 2005, NDNR and NeFSMA brought William K. Walker, P.E., CFM to Nebraska for two day-long workshops on Map Amendments and Revisions. Mr. Walker is an engineer who worked for a firm contracted by FEMA to approve letters of map change. His expertise brought a new and welcome perspective to the map change process. The workshops were held in Lincoln and Grand Island and were well attended and well received by the group of nearly 60 professionals that attended.

NeFSMA has revised its format to include quarterly meetings for members. The January meeting focused on Cooperative Technical Partnerships with FEMA on Flood Map Modernization. NDNR, The Papio-Missouri River NRD and the City of Lincoln provided insight into their interaction with FEMA and the results of that partnership. The second quarterly meeting, held in May, brought Scott D. Struck, PhD who currently works with EPA's Urban Watershed Management Branch. He provided an excellent program on using Low Impact Development technology for urban stormwater management.

Floodplain managers and stormwater professionals who haven't participated in any of NeFSMA's activities may find them a useful and informative organization. Membership and program information is available at their website: <http://www.nefsma.net>.

Levees

In the aftermath of Hurricane Katrina and the devastating effects of levee failure in New Orleans, FEMA and the Corps of Engineers are reevaluating levee policy. Although the details of how levee certification will take place have not been finalized, this process has already had a dramatic impact on the Map Modernization Program. Maps that have been prepared for release are being delayed until levee issues are fully addressed. Cass, Platte, Dodge, Thurston, and Red Willow countywide maps currently are being impacted by this policy.

Digital Desk Reference

Most communities have had an opportunity to meet with NDNR staff for instruction regarding

floodplain management. At those meetings the floodplain administrator was provided a large binder entitled “National Flood Insurance Program Desk Reference.” This reference is a collection of regulations, forms and guidance documents to assist in administration of a floodplain management program.

In an attempt to provide the desk reference and additional information in an easy-to-use format, we have scanned or obtained digital copies of the documents that make up the reference, and they have been converted into convenient PDF formatted files. The Table of Contents is actively linked to the associated documents and most PDF files can be searched for keywords. Updates and revisions can be quickly and easily incorporated ensuring that the latest information is available.

The digital desk reference is located on NDNR’s Floodplain website:
<http://www.dnr.ne.gov/floodplain/floodplain.html>
The reference is also available on CD for desktop application, if internet access is slow or not readily available. If you would like a copy, contact Bill Jones.

Preferred Risk Policy

When a person obtains a mortgage on a building that is located in the 100 year floodplain, flood insurance is required when federal funds are used to secure the loan. However, nationally, 25 – 30 percent of all NFIP flood insurance claims are paid for damages to buildings and building contents located outside of the 100 year floodplain, in areas considered to be at a lower risk of being flooded. In Nebraska, from records made available, of 3,332 claims paid for flood damages by the National Flood Insurance Program (NFIP), 525 of those claims were paid for structures located outside of Zone A (the 100-year floodplain). Of \$20,332,000 in claims paid, \$3,826,000 was paid outside of Zone A. Those persons were fortunate to have obtained flood insurance even when they were not required to do so.

The Preferred Risk Policy (PRP) offers lower cost flood insurance protection to homeowners and renters in areas that are located in flood Zones B, C, or X on FEMA’s flood hazard maps. Coverage of up to \$250,000 for structures

and \$100,000 for contents is available under this preferred risk policy program and is available for residential and commercial properties, even if you are leasing the buildings. Premiums start at \$112 for \$20,000 building coverage and \$8,000 of contents in a building without a basement (\$137 for a building with a basement). For renters of a unit in Zone B, C, or X, a preferred risk policy can be purchased for as little as \$39 per year and provide you with \$8,000 of contents coverage (does not cover contents in basements). Most apartments, single-family homes and town homes are eligible for the lower preferred risk flood insurance rates, as long as the building does not have a significant history of flooding.

Although it isn’t a floodplain administrator’s responsibility to provide insurance information to community members, it can be a service to your citizens to be aware of potential flooding problems not identified on flood risk maps. As you know, flood damage is not covered by homeowner’s insurance, and localized storms, though devastating to those impacted, likely will not be severe enough to be declared in a presidential disaster declaration. Presidential disaster declarations are required before any of the aid provided under the Stafford Act becomes available.

Additional information on the preferred risk policy can be obtained from most agents that sell homeowners insurance in your community, or by calling the National Flood Insurance Program at 1-888-CALL-FLOOD.

Navigating FEMA’s Website

<http://www.fema.gov/>

The Department of Homeland Security has instituted a policy to make all DHS internet products uniform. To meet this directive, FEMA has been required to modify their format. This is a work in progress, bookmarked favorites tend to change, and familiar paths to information are changed. The “Search” box has been maintained, and has proven to be a valuable tool. If you can’t locate needed information, contact NDNR staff for assistance.

Training Opportunities

FLOODPLAIN MANAGEMENT WORKSHOPS

NDNR will be offering training for floodplain administrators at a series of workshops again this summer. These workshops are held in conjunction with Computer Science Corporation (CSC), the NFIP's "Bureau and Statistical Agents". CSC provides floodplain management training to real estate and insurance agents, and lenders on the flood insurance side of the program. CSC's segment runs from 8:00 a.m. to 12:00 p.m. Floodplain administrators are welcome to participate in order to gain understanding of the insurance components to help in gaining a better understanding of how the program fits together. Floodplain management requirements and the proper permitting of new development directly impacts those living in special flood hazard areas through the flood insurance premium they are required to purchase in order to obtain a federally backed loan. If community officials are consulted early in the design decision process, they can provide guidance that may lead to large reductions in, or eliminating the requirements for flood insurance. Participation in the insurance workshops is free-of-charge to floodplain administrators, unless continuing education credits are desired for that segment. Floodplain Management Training is held from 1:00 p.m. till 4:00 p.m. at the same locations. Floodplain Management training is a part of technical assistance provided by NDNR staff. If desired, credits for continuing education for Certified Floodplain Managers will be offered. See the Calendar of Events at the back of this newsletter for dates and locations. We hope to see many of you there.

CALENDAR OF EVENTS FLOODPLAIN MANAGEMENT WORKSHOPS

(*As noted, insurance workshops, held 8:00 to 12:00 at the same locations)

August 8, 2006 – 1:00 to 4:00 p.m.

Columbus, NE

Location: Columbus Council Chambers
1369 25th Avenue
Columbus, NE

August 9, 2006 – 1:00 to 4:00 p.m.

Grand Island, NE

Location: Grand Island City Hall
Community Meeting Room (downstairs)
100 East 1st
Grand Island, NE

August 10, 2006 – 1:00 to 4:00 p.m.

North Platte, NE

Location: McKinley Educational Center
Multi-Purpose Room
301 West F Street
North Platte, NE

August 22, 2006 – 1:00 to 4:00 p.m.

Omaha, NE

Location: Chalco Hills Recreation Center
Board Room
8901 South 154th Street
Omaha, NE

August 23, 2006 – 1:00 to 4:00 p.m.

Lincoln, NE

Location: Continental Western Group
Training Room (Downstairs)
3641 Village Drive
Lincoln, NE
(Please park in back parking lot.)

CONTACTS

Nebraska DNR

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Nebraska DNR Website:

<http://www.dnr.ne.gov/>

FEMA Region VII

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Kansas City, MO 64114-3372
Phone: 816-283-7539

FEMA Website:

<http://www.fema.gov/>