Nebraska Floodplain and Stormwater Managers Association

NEBRASKA FLOODPLAIN AND STORMWATER MANAGERS ASSOCIATION NEF SMA

First Quarter 2010 Newsletter

NeFSMA BOARD MEMBERS

Chair:Jesse Poore, CFM jesse.poore@FHUENG.COM

Vice Chair: Nate Hartman NHartman@lincoln.ne.gov

Second Vice Chair: John Cambridge, P. E., CFM

john.cambridge@hdrinc.com

Secretary: Paul Gonzales, P.E., CFM

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Treasurer: Lori Laster, CFM

<u>llaster@papionrd.org</u>

At Large Board Members:

Rock Krzycki <u>rkrzycki@lincoln.ne.gov</u> Shawn Smith, CFM <u>ssmith@valley.omhcoxmail.com</u>

Visit NeFSMA on the web at:

http://www.nefsma.net/

2010 ANNUAL MEMBERSHIP DUES

Annual dues for 2010 are still being accepted. If you have not sent in your application form, please see the website at www.nefsma.net or contact Lori Laster at (402) 444-6222. Annual dues are \$35 for individual and \$100 for corporate/organization memberships (allows 2 voting members) plus additional members that can serve as alternates.



2009 ANNUAL MEETING REVIEW

The 2009 NeFSMA Annual Meeting was held on November 5th, at the New World Inn in Columbus, Nebraska. The meeting was held between presentations on *Detangling the Levee Accreditation Process, Surviving an EPA Audit and How to Conduct an Industrial Stormwater Inspection.*

At the meeting, NeFSMA members approved two significant and historical resolutions for the organization. First, the organization approved a resolution to become an official state chapter of the Association of State Floodplain Managers (ASFPM). This chapter designation will provide many benefits to NeFSMA and the professions involved with floodplain and stormwater management. Also approved during the meeting was a resolution to begin discussions of merger/ acquisition of the Storm Water Awareness Network (SWAN). SWAN is an organization whose goal is to educate land planners, engineers, regulators, developers. and contractors on management practices to improve the water quality and quantity of stormwater runoff from developed sites, during and after construction.

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During the meeting, a new Board of Directors for NeFSMA was elected. Jesse Poore was elected to the position of Chair. Nate Hartman was elected to the position of Vice Chair. John Cambridge was reelected to Second Vice Chair. Paul Gonzales will remain as Secretary. Rock Krzycki returns to the board as an At-Large board member. Also elected at this time were two new persons to serve on the board. Lori Laster was elected to the Treasurer position and Shawn Smith as a At-Large board member.

A word of thanks goes out to Laurie Carrette Zook who served the board as Chair for the past two years.

Detailed meeting minutes are posted on the NeFSMA website. http://www.nefsma.net/

CHAIR'S COLUMN by Jesse Poore

It has been four months since elections to the NeFSMA board were held in Columbus. We have two new representatives, Lori Laster and Shawn Smith, who both jumped in to provide important direction as we serve our membership. The membership transferred leadership of the Board for just the fourth time in our young history. I am excited to hold this position and I thank you for giving me this opportunity. My hope is to exceed your expectations for the Association and I encourage you to let me know if we have failed to accomplish that in any way.

My first NeFSMA meeting was in April 2005. I joined NeFSMA because of my passion for stormwater quality and was encouraged to see other professionals wanting answers to the same questions I had. Since joining NeFSMA, I have served on the Board as an At-Large member, Secretary, Treasurer and now Chair. I can tell you first hand, that the NeFSMA Board values your membership tremendously and learns from your input. In 2009, our membership grew significantly and the feedback from membership was extremely positive. We take this as a rousing approval of our efforts and will continue to do our best to promote the profession of floodplain and stormwater managers in Nebraska. The provision of relevant and quality workshops, training, and guidance for floodplain and stormwater professionals remains our top priority.

I have a few important goals for my time as Chair that I want to share with you.

- 1. The most important goal for me, at this time, is to make sure that the administration of the Association is in proper working order. I'm calling it our 30,000 mile check up. Now that NeFSMA is a bit more established and seemingly taking flight, we need to grow with it. I am leading the effort to update our by-laws, examine our financial management efforts, explore our insurance needs, and keep our 501(c)(3) status in proper working order.
- 2. My second goal is to improve the leadership of our Association through the use of committees. I have asked each Board member to take a position on one of our three committees and each committee has a leader that will be reporting back to me. You do not need to be a Board member to join a committee. We have had three volunteers so far and would love to have more. Our Association has a lot of untapped resources within our membership and I've encouraged the Board to be liberal in inviting you to participate. We can only get better with your help.
- 3. Finally, it is my opinion that we need to do a better job of demonstrating the value of proper floodplain and stormwater quality planning to municipal officials, developers, engineers, real estate agents and anyone else who will listen. National, regional and even local initiatives are going forward currently that encourage improved floodplain and stormwater planning processes. NeFSMA will provide better resources that get those messages to our membership.



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NeFSMA Obtains Official Chapter Status from the Association of State Flood Plain Managers (ASFPM)

by Jesse Poore, CFM

Our association has been accepted by the Association of State Floodplain Managers. As we anticipated, this designation has put us in touch with a wealth of information and resources that are applicable to the membership of our Association. I receive daily emails now from ASFPM regarding policy initiatives, funding constraints and commitments, leadership endeavors, and other available resources. Your Board will do their best to keep you informed of the most important information via workshops, newsletters, and blog updates.

If you haven't yet signed up, please go to http://nefsma.blogspot.com and enter your email address to get relevant updates. We want to be courteous to everyone's attention and email boxes and will not be sending out emails for every ASFPM update.

You can track Hot Topics from ASFPM on your own through their website if you would like using the following link: http://www.floods.org/n-news/index.asp Look on the left column for the Hot Topics box. Some recent updates of importance include:

- The lapse of National Flood Insurance Program authorization (this means funding for claims can not be processed!)

- The National Disaster Recovery Framework
- Proposed Changes to the Executive Order on Floodplain Management

You can also see the current ASFPM Legislative Priorities for 2010 in the attached pdf if you are interested. Our membership dues help support the efforts of ASFPM in this process and our membership numbers are added to the host of stakeholders committed to the mission of ASFPM.

If you have any questions regarding our ASFPM Chapter Status or their efforts and how it impacts our actions in Nebraska, please let us know. Facilitating this type of education is the core mission of NeFSMA.

Flood Awareness Meeting Provides a Question and Answer Session for Valley, Nebraska

by Shawn Smith, CFM

The City of Valley held its annual Community Flood Awareness meeting on February 18, 2010 at the city offices. Organizations in attendance to assist answering general public questions were: Papio-Missouri River Natural Resources District, Douglas County Emergency Management, Fricke & Assoc., Inc. Insurance Agency, First Nebraska Bank and City of Valley Flood plain Managers.

The meeting began with Director Rich Tesar of the NRD addressing the status of the Platte River's ice thickness reports, dusting program of the river and dike maintenance procedures. Questions from the public ranged from: How are ice jams created? Is dynamite blasting of the river still available? Are colder temps and more accumulating snow(s) going to impact the ice thickness? Why not dust complete channels in all rivers? Why are there open channels along the banks of the river? Director Tesar took the time to answer all questions of the public and to assure them all NRD locations have staff working diligently to monitor all rivers within Nebraska.

Representatives from Fricke & Assoc., Inc. and First Nebraska Bank spoke about the federal government mandating flood insurance policies for individuals who have a mortgage on property located in a special flood hazard area and variables which affect the rates for flood insurance polices which are established by the federal government. Questions from the public ranged from: Can I have multiple structures on one

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insurance policy? What is a "Content Insurance" policy and how much do they run? If a structure is located in an "X" zone should I get flood coverage?

Information regarding elevation certificates was presented by Michael Burns. Common questions were: where individuals can acquire a copy of one, why some properties have elevation certificates and some don't, if the property was constructed before the flood maps had been adopted how do I get an elevation certificate? The representatives from all agencies were available for additional information after the presentations.



New EPA Construction Stormwater Effluent Limits Identified

by Blayne Renner, NDEQ

The U.S. EPA recently promulgated Effluent Limitations Guidelines (ELGs) for the Construction and Development Point Source Category. This means that the Construction and Development industry in Nebraska will need to adapt to new rules regarding the quality of run-off being discharged from construction sites. The final version of this ELG varied dramatically from the proposed version. The proposed version received a great amount of attention, largely due to the inclusion of a numeric limit for turbidity of 13 Nephelometric Turbidity Units (NTUs). In order to meet this limit, it was anticipated that discharges would need to receive treatment to remove fine suspended sediments.

The promulgated ELG relieved some of these concerns by raising the numeric limit to 280 NTU, a limit which should be possible through the First Quarter 2010

implementation of proper controls and passive treatment where necessary. This limitation will ultimately apply to projects with 10 acres of total land disturbance. The total land disturbance will be cumulative for all disturbances within a larger common plan of development. Therefore, it will become increasingly important to have accurate records on the amount of disturbed soils on a project site.

Disturbed soil, for the purposes of this numeric limit in Nebraska, will be defined as disturbed soils which have not been temporarily or permanently stabilized with an appropriate method. Given this definition, it will also become increasingly important to monitor temporarily stabilized soils and determine when maintenance is required to maintain a uniform cover with sufficient density. This definition would allow for the trigger level to be exceeded because temporary cover has degraded to the point where it is no longer sufficient.

The promulgated ELG also contained several narrative limits. Not all of these limits are notable as they should require little change to a properly managed site as currently required by Nebraska's Construction Storm Water General Permit. Other limitations will represent significant change to management on construction sites. Projects will be required to address both the total volume of run-off from a site as well as downstream affects to minimize streambank erosion. Projects will be required to provide natural buffers around surface waters and vegetated buffers for final polishing of stormwater prior to discharge. Topsoil will need to be preserved while minimizing soil compaction on the site. Basins and impoundments will need to be discharged from the surface in order to discharge the least turbid water.



This is an oversimplified description of the changes which will be coming. It is highly recommended that you download a copy of the original federal register notice. The original notice contains the prologue to the ELG. This prologue will be evaluated when interpreting the finer details of the ELG. For instance the anticipated definition of stabilization, which will be used for determining when the numeric limit applies, was taken directly from the prologue. A copy of the Federal Register notice is available at: http://www.epa.gov/guide/construction/.

NeFSMA Travel Stipend

Last year, the NeFSMA Board of Directors established a scholarship or travel stipend for members of NeFSMA to attend and present academic or case studies at a flood or stormwater related conference. For more information on the fund and opportunities, ask a current Board member or visit the NeFSMA website at www.nefsma.net.



Omaha BMP Workshop

By Lori Laster, CFM

On February 3, NeFSMA co-sponsored a Stormwater BMP Maintenance Workshop in conjunction with Douglas County Environmental Services and the Douglas/Sarpy UNL Extension. This workshop was led by Mike Isensee, Urban Conservationist for Minnesota's Dakota County Soil and Water Conservation District. The workshop focused on the inspection and maintenance of stormwater detention ponds and infiltration BMPs. Some of the key points included in Mr. Isensee's presentation include:

- Proper design and installation of BMPs is essential for decreased long term maintenance.
- Inspection of BMPs is important to ensure that the BMPs are achieving their treatment goals. Annual inspection and maintenance programs can increase functionality of the BMP and decrease long term maintenance and operation costs.
- Rigorous sediment and erosion controls must be in place during installation of BMPs.
- BMPs should be inspected at inlet and outlet points. Slope vegetation should be inspected for complete coverage, species diversity, and noxious weeds. Slopes should also be inspected for erosion and stability issues. Upstream and downstream drainage paths should be inspected for stability and erosion issues.
- Lack of maintenance can result in failure of BMPs.
- The most common maintenance issues are sediment buildup and litter/debris.
- Weak vegetation should be replaced in bioretention BMPs.

Mr. Isensee discussed other benefits of stormwater BMPs. He referenced several small studies that demonstrate the effectiveness of vegetation for pollutant and runoff reduction. BMPs can also provide a multi-functional green space and help to achieve low impact development.

Copies of Mr. Isensee's presentations can be found on the Douglas County Environmental Services website at dcplanning.org.

NeFSMA Blog

NeFSMA is now operating a blog. Please go to http://nefsma.blogspot.com/ and enter your e-mail address to receive updates from the NeFSMA Board of Directors and members.

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Nebraska Floodplain and Stormwater Managers Association

2010 Newsletter Volume 2

CHAIR'S COLUMN by Jesse Poore

Last month, I scrambled to capture about three gallons of water that unfortunately made its way into my newly finished basement. Prior to my "engineered solutions" which included a pond-liner channel filled with pea gravel, a rain barrel, a rain garden and an elevated bank next to the house, last month's rains would have caused much more serious inundation. I consider myself fortunate that I was only lightly inconvenienced.

Governor Heineman is officially seeking a disaster declaration for 53 of 93 Nebraska counties as a result of last month's heavy rain showers which brought serious flood damage to many area residents and local infrastructure. NeFSMA is in the business of equipping professionals to minimize these types of occurrences. One might ask how this type of flooding damage - which caused upwards of \$16 million dollars in damage - can happen. For those in our profession, we know that the comprehensive nature of floodplain management should have residents asking how this doesn't happen more often. The fact is; floodplain management is one of the most comprehensive disciplines I have ever experienced. The body of knowledge required to hope for success is summarized below.

I tip my hat to those of you who are pulling together to help address the immediate and long-term impacts of this year's flood damage. My hope is that the clarion call of the need for comprehensive floodplain management will be heard and headed by professionals and residents alike. I encourage each of you to make time to attend Nebraska's premier floodplain and stormwater management conference in Kearney this month to improve upon our collective body of knowledge and help protect lives, property and the quality of life in Nebraska.

Floodplain Management Body of Knowledge

- 1. The physical processes operating on the stream channel, shoreline, floodplain and watershed such as climate change, formation and evolution of river basins, rivers, and shorelines, and sediment production and mobilization.
- 2. The biological processes active in the floodplain such as ecological principles and biological processes, stream and river ecology and water quality effects on biological processes, recreation, water supply, aesthetics.
- 3. Human interactions with floodplains and drainage basins such as riverside and coastal development, impact of land cover and human development on the physical and biological processes, history of government responses, institutional framework for government programs, and cultural biases that influence human behavior and management decisions.
- 4. Risk assessment models such as floodplain mapping models (HEC RAS) that utilize various data collection tools and accuracy (gages, remote sensing, LIDAR, NEXRAD), hydrology and hydraulic principles, GIS and spatial analytic tools to conduct water quality measurements and make ecological risk assessment to varying limits of accuracy.

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- 5. Policy, guidance and plans for hazards insurance, legal obligations and constraints, planning and zoning processes, subdivision regulations, administration and enforcement, storm and wastewater management, natural areas rehabilitation, conservation and restoration, and watershed management.
- 6. Management skills that facilitate partnering with related disciplines (planning, emergency management, architecture and landscape architecture), working with teams and groups, project planning, ethics, outreach skills, and consensus and coalition building.
- 7. Local, State, Federal roles in mitigation using Community Rating System (CRS), Unified National Program, sustainable development, Smart Growth, No Adverse Impact (NAI), the Mitigation Operations Manual (MOM), Low impact development (LID) to provide comprehensive watershed management programs (stormwater, protection & restoration, water supply, water quality, water & sewer master planning, land use planning).
- 8. Role in preparedness, response and recovery operations such as emergency response (warning, evacuation, etc.), disaster recovery (Stafford Act Sections 404 and 406, National Response Plan ESF 14, identifying mitigation opportunities through response and recovery operations...), debris management, and mutual aid compacts and agreements
- 9. Organizations, agencies, trade organizations, programs and public interest groups that make up the alphabet soup (FEMA, EPA, NOAA, HUD USGS, USACE, USDA NRCS, ASFPM, ASCE, APA, ASDSO, AMS and others)

NeFSMA Recognized as Official Chapter at Association of State Flood Plain Managers Annual Conference by Lori Laster, CFM



ASFPM Executive Director Larry Larson with past NeFSMA chairs Laurie Carrette-Zook, and Paul Woodward

On May 17, 2010 NeFSMA was recognized as an official state chapter of the Associate of State Floodplain Managers (ASFPM) at the annual membership meeting in Oklahoma City. NeFSMA was the only chapter to join this year. There are currently 29 state chapters.

At the November 2009 NeFSMA annual meeting, the members approved a resolution to apply to be a state chapter of ASFPM. As a state chapter, we are eligible to receive support from ASFPM. Training courses developed by ASFPM are available to NeFSMA at no cost. We are also able to reprint some articles that appear in the ASFPM newsletter. Other services ASFPM will provide for a fee include website hosting and membership database management.

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The annual conference was a great experience. There are many learning opportunities, including group policy discussions, training workshops, field tours, and technical presentations. Next year's conference will be May 15-20 in Louisville, Kentucky. If you are able, you should plan on attending.

Second Annual Floodplain-Stormwater Conference Set for July 30 in Kearney By Gloria Bucco, NDNR

Sponsored by HDR, AECOM, Olsson Associates, JEO, Schemmer Associates, FEMA and NDNR

Response to last year's statewide conference was so affirmative that NeFSMA is proud to announce its second annual Conference for Nebraska Floodplain and Stormwater Managers. The Conference is set for Friday, July 30, 2010, at the Ramada Conference Center in Kearney, Neb. It begins with a breakfast buffet and welcome at 8:30 a.m.

This year's Conference features nine seminars, a luncheon Keynote and conversational roundtables. The Keynote Speaker is Dr. Kenneth Dewey, professor of Applied Climate Science at the University of Nebraska-Lincoln's School of Natural Resources. Dr. Dewey is a severe weather preparedness educator and will discuss flash flooding in Nebraska and in the U.S. His topic is particularly fitting in light of this spring's flooding. Dr. Dewey will also address Nebraska's weather cycles to underline the importance of educating the public on flood mitigation planning.

The Conference will also host George Riedel, executive director of the national Association of State Floodplain Managers (ASFPM). Mr. Riedel will present a seminar entitled, "No Adverse Impact: Getting Started-A Common Sense Strategy for Floodplain Management." In addition, he will present NeFSMA with a plaque noting its recent acceptance as an official chapter within ASFPM.

Bill Jones, floodplain management specialist at the Nebraska Department of Natural Resources (NDNR), will present two seminars for floodplain managers: "Community Guidance and Administrative Procedures – Policies and Ordinances;" and "Community Guidance and Administrative Procedures – Forms and Certificates."

A seminar entitled, "Post-Construction Integrated Management Practices," will address three different aspects of this process. J.B. Dixon, with the Lower Platte South NRD, will talk about the future of stormwater management. Lori Laster, NeFSMA treasurer, will explain implementation of the City of Omaha's post-construction program. Jesse Poore, NeFSMA chair, will address Omaha MS4 post-construction information management.

Additional seminars include:

• "Simple Is As Simple Does: Presenting Technical Information "GUMP" Style" presented by Negil McPherson Jr., HDR.

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- "Keeping Up with the Flow" presented by Blayne Renner, Nebraska Department of Environmental Quality.
- "Hydrology and Hydraulics for Floodplain and Stormwater Management" presented by Ben Higgins,
 City of Lincoln, and Shuhai Zheng, NDNR.
- "Levees: The Good, the Bad and the Ugliness of Certification" presented by Randall L. Behm, U.S. Army Corps of Engineers.
- "What Does It Take to Secure a FEMA Mitigation Grant?" presented by Steve McMaster, NDNR.

Something new at this year's conference will be Conversational Roundtables in the afternoon. Five speakers will each host a roundtable to "continue the conversation" started during their seminars. These sessions will be completely informal and allow you to speak directly to presenters and each other to get your questions answered face-to-face.

If you haven't already registered, please do so before July 16, 2010. You can find the Registration Form on the main page of the NeFSMA website. Print it out and send it with your check to: Lori Laster, NeFSMA Treasurer, 8901 S. 154th St., Omaha, NE 68138. Or go to the NDNR Floodplain website (http://dnr.ne.gov/floodplain/floodplain.html) and register on line. Checks must still be sent to Lori at NeFSMA, however. Hope to see you in Kearney. You won't want to miss this educational and comprehensive meeting.

NFIP Reauthorized through September 30, 2010

The authorization of the National Flood Insurance Program lapsed on May 31, 2010. When the program lapsed, new flood insurance policies could not be issued and claims for flood losses could not be paid. On June 30, 2010, the Senate passed HR 5569 reauthorizing the program until September 30, 2010. The reauthorization is retroactive to May 31, 2010 so that any claims made between May 31, 2010 and June 30, 2010 are now eligible to be paid.

Play to Learn

From ASFPM News & Views, June 2010

From Bible stories to modern-day disaster movies, humans have always had a fear of and fascination with floods. Few acts of nature match the power of floods, which have been known to wash away entire cities and permanently alter landscapes. In the United States, the average annual cost of flood damage is over \$4 billion, with about 35 lives lost each year.

Now, professionals can test and improve their understanding of how flooding affects their communities with FloodManager, a serious game designed to stimulate thinking about how to mitigate the damage flooding can cause. The game, developed with funding from the ASFPM Foundation, places the player in the very situation most community leaders face—dealing with past development decisions that were implemented before their time, often before any floodplain regulations existed.

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Careful planning and intelligent use of available budgets can help such decision makers mitigate against the inevitable encroaching flood as the available real estate and resources needed to sustain the settlement become scarce. To see the game, go to: http://www.floodmanager.org.

Help Available on Substantial Improvement/Substantial Damage

From ASFPM News & Views, June 2010

Floodplain managers and code officials who handle proposals to do work on existing buildings in Special Flood Hazard Areas should add FEMA's new SI/SD Desk Reference to their book shelves. And those who cope with making substantial damage determinations, especially after events that damage large numbers of buildings should check out the revised Substantial Damage Estimator. Both are available online:

FEMA P-758: Substantial Improvement / Substantial Damage Desk Reference http://www.fema.gov/library/viewRecord.do?id=4160

FEMA P-784: Substantial Damage Estimator (user's manual, workbook and software) http://www.fema.gov/library/viewRecord.do?id=4166.

Tier One Bank is Now Great Western

Tier One Bank, where NeFSMA holds accounts, is now Great Western Bank. In the near future NeFSMA will continue to hold our accounts with Great Western. However, the board will look at all options in the coming months. If you have any questions or concerns, please contact Lori Laster, Treasurer at (402) 444-6222 or <u>laster@papionrd.org</u>.

2010 ANNUAL MEMBERSHIP DUES

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Visit NeFSMA on the web at: http://www.nefsma.net/ or http://nefsma.blogspot.com

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Nebraska Floodplain and Stormwater Managers Association

2010 Newsletter Volume 3

CHAIR'S COLUMN by Jesse Poore



Can anyone tell me why we are so captivated by water? It seems to be so basic and so ingrained into our fabric that we take it for granted in so many ways. I love to be around water and I'm sure many of you are the same. Recently, our family took some time to visit the new trails along Antelope Creek in Lincoln. As you can see, our daughter was not satisfied to just sit on the side and look. She wanted to be "in" the water. Seeing her desire for clean, safe water reinforces my passion for the stormwater and floodplain management profession. Next time you are in the area, make sure to visit the area east of campus which includes water quality, flood control, recreation and a host of other benefits to the area. I dare you to try and stay off the rocks!

In my last column, I wrote about the diverse skill set that floodplain and stormwater managers have to successfully manage in their profession. I'm proud to say that many of

those skills were topics addressed at the Second Annual Floodplain and Stormwater Managers Conference in Kearney this year. Attendance far exceeded our expectations again and the positive responses and helpful suggestions offered by many of you make it all worthwhile. We hope you got your stapler!! Plans are already underway for our 2011 Annual Conference, but before that there are some important things going on with NeFSMA. Our annual membership meeting will be held in Columbus November 4th. We need as many members in attendance as possible. At that meeting we look forward to election of officers and will be recruiting for help on committees. We have an excellent slate of topics and speakers once again. We look forward to seeing you again.

Nefsma Needs your Help

NeFSMA is a 100% volunteer organization. All of the conferences, workshops, and publications are put together by volunteers. If you are looking for ways to become more involved, consider joining one of our committees.

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Education Committee - John Cambridge and Rock Krzycki, co-chairs

The Education Committee is responsible for planning our workshops and conferences. They contact potential speakers as well as organize the meeting spaces.

Publication Committee - Paul Gonzales and Lori Laster, co-chairs

The Publication Committee is responsible for drafting the NeFSMA newsletter. This committee also administrates the NeFSMA website and blog.

Membership Committee - Nate Hartman and Jesse Poore, co-chairs

The Membership Committee is responsible for promoting NeFSMA to potential new members.

If you would like to join one of our committees, please contact a NeFSMA board member.

2010 ANNUAL MEMBERSHIP MEETING

NeFSMA will hold its annual membership meeting on November 4, 2010 in Columbus, Nebraska. This year's topics include:

- Upcoming changes to the Industrial Stormwater Permit
- 2010 Flooding along the Elkhorn River
- USGS Stream Gauging and Floodplain Inundation
- Bioretention Basics

We will also hear annual reports from the NeFSMA Board of Directors as well as hold elections. The meeting will take place at the New World Inn. Registration begins at 9:30 am. The cost to attend is \$30 and includes lunch. Please complete the attached registration form if you plan to attend. Hope to see you in Columbus!

NFIP'S NEW LOWER-COST INSURANCE OPTION

Published in the September 2010 ASFPM Insider

Has your community recently been affected by flood map changes? Property owners may be eligible for a new flood insurance option that can provide temporary financial relief.

In 2003, more than 70 percent of the flood maps (known as Flood Insurance Rate Maps, or FIRMs) in the United States were at least 10 years old and many no longer reflect current flood hazards. Congress passed a law and appropriated funds that directed the Federal Emergency Management Agency (FEMA) to create the five-year Flood Map Modernization Program – a program dedicated to using current data and technology to update flood maps nationwide. Since then, communities across the country have been experiencing flood map changes.

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With the Flood Map Modernization Program— and now Risk MAP¹ — providing updated FIRMs, communities are gaining a better understanding of their real flood risk. In some cases, this means areas in a community previously thought to be at a moderate-to-low-risk for flooding are now being accurately identified as high-risk and designated as Special Flood Hazard Areas (SFHAs). This increased risk of flooding is real and many property owners now find themselves required by lenders to purchase flood insurance.

To help reduce costs, property owners can now purchase the low-cost Preferred Risk Policy (PRP) during the two years following a map revision. However, at the end of the two year eligibility period, the PRP would have to be rewritten as a higher premium standard-rated policy at each subsequent renewal. While the PRP premiums are not permanently available, policies converted from a PRP to a standard rated policy will be eligible for grandfathering using the lower risk zone reflected on a previous map. FEMA recognizes the financial hardship that a SFHA may place on property owners; therefore, they are extending the eligibility period for PRPs starting January 1, 2011.

Who's Eligible? Owners of buildings that were mapped into an SFHA due to a FIRM revision effective *on or after October 1, 2008, and before January 1, 2011* are eligible to receive a reduced premium for up to two years beginning January 1, 2011 through December 31, 2012. Additionally, owners of buildings that will be newly mapped into an SFHA due to a map revision *on or after January 1, 2011*, will also be able to receive up to two years of reduced premiums. The property must still meet PRP eligibility requirements related to claims and disaster aid. In addition, insurance agents will need to provide previous and current flood zone documentation (e.g., previous and current effective FIRM²) to validate PRP extension eligibility. Property owners should be reminded to talk to their insurance agent about other available rating options offered through the National Flood Insurance Program that may provide them with additional savings (e.g., grandfathering, elevation rating, and higher deductibles).

For More Information: The PRP extension provides affected property owners with temporary financial relief in order to adjust to the new flood risk designation. To learn more about this cost-savings option, visit www.Floodsmart.gov/PRPExtension.

² One source is FEMA's online Map Service Center at <u>www.msc.fema.gov</u>.

WHY HISTORIC FLOOD MAPS ARE IMPORTANT

FEMA

As the Federal Emergency Management Agency (FEMA) updates its inventory of Flood Insurance Rate Maps (FIRMs), some property owners may find that their homes or businesses have been mapped into higher risk

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¹ Risk MAP (Mapping, Assessment, Planning) is FEMA's current five-year mapping initiative that builds on the successes of Flood Map Modernization. While Flood Map Modernization was focused on generating new countywide FIRMs, Risk MAP will be focusing more on a watershed level as well as remapping all coastal areas. For more information about Risk MAP, go to http://www.fema.gov/plan/prevent/fhm/rm_main.shtm.



flood zones or have increases in the area's Base Flood Elevations (BFEs). This will result in either lenders requiring the purchase of flood insurance for the first time or a potential increase in existing premium. To help reduce this additional financial burden, the National Flood Insurance Program (NFIP) offers different insurance rating options to help reduce the financial impact. These options include the new Preferred Risk Policy (PRP) Eligibility Extension option (visit www.FloodSmart.gov/PRPExtension for more details) as well as the Grandfathering option. To help determine if a property may be eligible for the PRP extension or grandfathering rating option, property owners may need to obtain a copy of a previous ("historic") FIRM. One place to obtain a copy of a historic FIRM is from FEMA's Map Service Center.

FEMA's Map Service Center

FEMA's Map Service Center (MSC) is the official government distribution center for digital copies of effective and historic FIRMs. Mapping products and services are available online at http://msc.fema.gov. The following guide provides step-by-step instructions for looking up your property address on the current effective FIRM or past historic FIRMs.

What is an Effective FIRM?

An effective FIRM is the official map used to identify Special Flood Hazard Areas (SFHAs) within communities. Effective FIRMs are used by homeowners, community officials and industry officials to identify flood risks, help mitigate against flood losses, and to determine rates for flood insurance policies.

What is a Historic FIRM?

Historic flood maps are digital images of FIRMs that have been superseded by effective maps. Historic FIRMs are useful for floodplain management and flood insurance rating.

How do I contact the Map Service Center?

Visit the Web site: http://msc.fema.gov • Call 1-877-336-2627 • E-mail: MSCservices@riskmapcds.com

How do I order products from the Map Service Center?

Visit the Web site: http://msc.fema.gov • Call 1-877-336-2627 • Fax 1-800-358-9620 •

Mail the MSC order form to: FEMA Map Service Center • P.O. Box 1038 • Jessup, MD 20794-1038

SECOND ANNUAL FLOODPLAIN-STORMWATER CONFERENCE A SUCCESS

On July 30, 2010 NeFSMA held its second annual floodplain and stormwater conference. The conference was held in Kearney and was attended by 98 individuals from across the state as well as individuals from Colorado, Kansas, and Missouri. The conference offered a wide variety of topics from administrative procedures to the future of stormwater management to mitigation grants.

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George Reidel, Deputy Executive Director of ASFPM, was in attendance. He presented Jesse Poore, NeFSMA Chair, with a plaque acknowledging NeFSMA's ASFPM Chapter status. Mr. Reidel also gave a presentation on implementing No Adverse Impact floodplain management.



Negil McPherson, Jr. - HDR

The keynote presentation was given by Dr. Kenneth Dewey, Professor of Applied Climate Science, UNL. His presentation discussed flash flooding in the U.S. and public education campaigns from across the country. Dr. Dewey's presentation included several videos of flooding that demonstrated the need for further public education on the danger of flooded roadways. While it was an entertaining talk, it was also a sobering reminder of the effects of flooding can have.

NeFSMA would like to once again thank our conference sponsors for their contributions: AECOM, HDR, Olsson Associates, JEO, Schemmer Associates, and FEMA. We would also like to thank all of the speakers who participated in the

conference. And special thanks goes to Nebraska Department of Resources for all of their assistance putting together a great conference.

NFIP EXTENDED THROUGH SEPTEMBER 30, 2011

ASFPM

On September 23, 2010 the House of Representatives passed a one year extension of the National Flood Insurance Program, extending the current program through September 30, 2011. The Senate passed the bill, S. 3814, on September 21, 2010. The measure now goes to the White House for the President's signature, which is expected to happen quickly. This is a clean extension, with no other provisions in the bill. (Full details can be found by searching for bill number S. 3814 on https://thomas.loc.gov)

The NFIP's authority had been set to expire on September 30, 2010. After several short-term authorizations this year and several periods of hiatus when new or renewing policies could not be written, this one year extension provides important stability and reliability to FEMA, Write Your Own insurance companies, realtors, homebuilders, home buyers and sellers, and to current policy holders.

During the one year reauthorization, FEMA and the Congress will continue their consideration of needed reforms to the NFIP. ASFPM will continue to provide comments to both FEMA and members of Congress as progress on reforming the program continues. Please continue to monitor ASFPM's web site for updates on this and other important flood policy and program issues.

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HOW ARE WE DOING?

NeFSMA would like to hear from its members. Are we meeting your expectations as an organization? Do you have suggestions on how we can improve? Please take a moment to take our online survey. This should only take you a couple of minutes and is anonymous. The survey can be found at:

http://www.surveymonkey.com/s/XN6JR3J

2011 ANNUAL MEMBERSHIP DUES

It's that time of year again. Annual dues for NeFSMA are due. Please fill out the application form (which can be found on our website) and make sure we have your contact information up-to-date. Annual dues are \$35 for individual and \$100 for corporate/organization memberships (allows 2 voting members) plus additional members that can serve as alternates. Please send your application forms and a check made to NeFSMA to Lori Laster, 8901 S. 154th Street, Omaha, NE 68138.

2010 NeFSMA BOARD MEMBERS

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Secretary: Paul Gonzales, P.E., CFM <u>pgonzales@schemmer.com</u> Treasurer: Lori Laster, CFM <u>llaster@papionrd.org</u>

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Visit NeFSMA on the web at: http://www.nefsma.net/ or http://nefsma.blogspot.com

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