

Use the Disaster Recovery Reform Act to Help Your Community Rebuild

Elijah Kaufman, CFM

Adoption of the **Disaster Recovery and Reform Act (DRRA) Section 1206** was one of the most comprehensive changes in the world of emergency management in recent years. The policy, signed into law in October of 2018 and fully released November 2020, amended two sections of the Stafford Act (Section 402 and 406), allowing the Federal Emergency Management Agency (FEMA) to do the following:

- Assist local governments for building code and floodplain administration enforcement. This includes activities related to the enforcement of regulations under the National Flood Insurance Program (NFIP).
- Provide cost reimbursement to communities for base and overtime wages for extra hires to facilitate these enforcement actions.

For floodplain administrators, this means that FEMA can provide resources and/or reimbursement to your community for activities directly related to the enforcement of your floodplain regulations after a federally declared disaster event, where the community is designated for Public Assistance for permanent work. This includes activities such as reviewing and processing permit applications for repairs, hiring and training additional staff members, completing substantial damage inspections, and any other activities related to enforcing your floodplain regulations in times of disaster. For communities with significant property and infrastructure in the floodplain, the reimbursement of these activities can greatly expand the recovery effectiveness for disaster events.

- See [DRRA](#) cont. on page 3.

A Powerful New Map for Floodplain Administrators

Isabella Bialas, CFM

NeDNR is excited to announce the launch of our new **Floodplain Management Interactive Map**. The updated map contains all the useful information of our previous interactive map but includes several new tools.

A key advantage of the new map is that it will be more reliable and have faster loading speeds. Specific features of the updated map include the ability to draw an elevation profile anywhere on the map by simply clicking on two points. The comment tool has been modified but still provides users within our floodplain mapping study areas the ability to submit comments through the map that can be reviewed by NeDNR's in-house mapping staff. Tools that are currently available on our interactive map, such as search by section, draw, and measure, might look slightly different but are still available.

The previous interactive map will remain available until May 12, while as users get used to the new look and feel of the new map. We encourage you to start using the updated map and bring any questions or comments to the Floodplain Q&A session on May 13th. In addition, we plan to provide information through email and social media to help users get ready for this change. Lastly, please update your bookmarks and web links to the new map. ■



On April 26, 2024, several communities were struck by tornados. Shown here are damaged properties along Old Coach Road and Arabian Road in the Elkhorn neighborhood, that are also within the mapped flood hazard area of West Papillion Creek. Image by Vexcel Imaging.

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When 4-8 inches of rain fell May 21, 2024, roads were closed from Omaha to Wahoo. A dozen structures were evacuated in Wahoo. Image courtesy Western Belle Photography.

Planning for the Substantial Damage Assessment Process

Elijah Kaufman, CFM

After a disaster, the local floodplain administrator is responsible for inspecting damages to structures in the floodplain, determining if the structure has incurred “substantial damage”, and for permitting any repairs. This can seem an impossible task in communities with large numbers of structures in the floodplain, as the process to complete inspections and issue permits can stretch for weeks when just one person is involved. Creating a plan before a disaster occurs will help floodplain administrators identify their resources, determine their capacity, form and train a team of inspectors and data collectors, and create written post-disaster procedures to ensure their community members can rebuild as quickly and as safely as possible. This plan can be integrated into the local or regional hazard mitigation plan and/or a local emergency action plan.

Your community does not need to draft the plan from scratch. In 2021,

the Insurance Services Office (ISO), tasked with administering the NFIP’s Community Rating System (CRS), produced “Developing a Substantial Damage Management Plan – for Credit Under the Community Rating System of the National Flood Insurance Program”. This guide was produced specifically to help communities in the CRS program with earning points for their efforts in addressing at-risk structures in the floodplain. However, the guide when paired with Nebraska’s **Substantial Damage Assessment Handbook** can be used by any community in the NFIP to design a plan for fulfilling their substantial damage responsibilities after a disaster.

The guide establishes a six-step planning process, allowing the community to identify their floodplain management capacity, form a team of substantial damage inspectors, and build a database of structures in the

- See [Damage](#) cont. on page 3.

You Can Protect Endangered Species with the NFIP

By Adele Phillips, CFM

Our floodplains provide both seasonal and permanent homes to many important plant and animal species whose populations are at risk. Development in our floodplains can easily cause negative impacts on at-risk species through the destruction or modification of critical habitat. How can a floodplain administrator help protect endangered species? Both Nebraska and FEMA have developed tools to help a Floodplain Administrator evaluate their decisions.

State Tools

The Nebraska Game and Parks Commission (NGPC) has responsibility for protecting endangered and threatened species under authority of the Nongame and Endangered Species Conservation Act (NESCA) (Neb. Rev. Stat. § 37-801 to 37-811). Under NESCA, it is unlawful (except as provided in law) to export, take, possess, process, sell or offer for sale, deliver, carry, transport, or ship any species listed

- See [Environmental](#) cont. on page 4.



Due to habitat loss and over-trapping, River Otters were extirpated from Nebraska by 1904. In the late 1980s, the NGPC began a reintroduction program, and the state’s river otter population is relatively secure. However, habitat loss remains an issue. Photo courtesy NGPC.

Press Release Template

To the right is a template newspaper article floodplain administrators can use to remind community members of the floodplain development permit requirements. The template can be used as-is, editing the contact information and community name to be applicable to your community, or other additions or revisions can be made to tailor it to your community's needs.

If you have any questions, please contact the NeDNR Floodplain Management Team: <https://dnr.nebraska.gov/floodplain/contact>. ■

“Flooding is the number one disaster risk in the State of Nebraska. Development in the floodplain must be managed carefully to prevent the loss of life and property. As a member of the National Flood Insurance Program (NFIP), all development within [community name’s] floodplain needs a special floodplain development permit, even in communities that do not have other zoning requirements. To find out if your property is in a floodplain, visit Nebraska Department of Natural Resources’ Floodplain Management Interactive Map at <http://ne.gov/go/floodriskmap>. You can obtain a floodplain development permit and more information by contacting your local Floodplain Administrator, [Name] at [phone and/or email] or stopping by their office at [address].”

DRRA continued from page 1.

As would be the same with other reimbursement programs, communities must maintain a comprehensive tracking system for all operations, employees, and hours spent on each activity to qualify for reimbursement. This includes work done by outside entities that provided assistance through mutual aid requests. A great tracking tool for substantial damage assessments is [FEMA’s SDE 3.0 tool](#), which can be used to create a database of floodplain structures, record market values and costs to repair, and create reports of substantial damage assessments. Within 90 days of the Recovery Scoping Meeting (RSM), the community must notify FEMA of the intent to seek reimbursement. The RSM is a conversation between the community and FEMA staff to discuss the community’s capacity and the impacts of the disaster event. Eligible reimbursement costs are limited to 180 days after the disaster declaration, and all work related to enforcement of the floodplain ordinance must be 100% completed. Visit <https://www.fema.gov/disaster/>

declarations for a list of disaster declarations to determine the start date of this period of eligibility. Ineligible activities include any activity that would typically occur outside of a disaster, such as costs or time associated with updating the local floodplain ordinance, permitting work not related to disaster damages, or developing new land use plans. Additionally, communities that don’t participate in the NFIP are not eligible for reimbursement under DRRA 1206.

If your community has not already, it is strongly recommended that an acceptable tracking system be established for any personnel (internal or external) related to code enforcement after a disaster. To begin the conversation, or to find out if a tracking system already exists in your community, contact your county emergency manager by following this [link](#). You may also contact the Nebraska DNR Floodplain Management Division for any questions related to the enforcement of your floodplain management ordinance after a disaster. ■

Damage continued from page 2.

floodplain. Each of these actions helps to expedite the substantial damage assessment process in a post-disaster environment, allowing the community to begin recovery and mitigation efforts efficiently while maintaining compliance with NFIP standards. Beyond post-disaster activities, the plan also requires the community to organize pre-disaster engagement with home and business owners, as well as community leadership. Such engagement activities promote awareness of floodplain management and substantial damage requirements before a disaster occurs, potentially softening the conversation with property owners that need to make tough decisions when rebuilding or relocating after a disaster. Lastly, for those communities looking to go the extra mile (and earn bonus CRS points), the plan can be used to identify the specific mitigation actions that will be necessary should the structure experience substantial damage, again allowing the community to communicate these requirements with the owners in advance of a disaster.

Planning initiatives of this nature are becoming increasingly necessary,

- See [Damage](#) cont. on page 5.

Environmental continued from page 2.

as endangered or threatened. NGPC reviews projects pursuant to NESCA and offers technical assistance and coordination to avoid and minimize impacts to state-listed endangered and threatened species.

Environmental Review Website

To help project proponents evaluate the threat development may pose and request a project review, NGPC has developed an Environmental Review website, [located here](#). At this site, project proponents will find several resources, such as:

- Project impact evaluation checklists
- Sensitive habitat maps
- Guidelines for avoiding, minimizing, and mitigating impacts, and
- Environmental review request information.

Conservation and Environmental Review Tool (CERT)

NGPC has created an automated review tool called the Conservation and Environmental Review Tool (CERT). This tool allows project proponents to create a project map and submit information to help project proponents determine if they need further consultation with NGPC. The tool may be found here:

cert.outdoornebraska.gov

Note that the CERT review only covers state-listed species. Under the Endangered Species Act (ESA), plant and animal species may be listed as either endangered or threatened. "Endangered" means a species is in danger of extinction throughout all or a significant portion of its range. "Threatened" means a species is likely to become endangered within the foreseeable future. States have their own ESA-type laws, so species can have differing risk statuses at the federal and state levels.

FEMA Tools

In consultation with the U.S. Fish and Wildlife Service (USFWS) and the

National Marine Fisheries Service (NMFS), FEMA has developed the NFIP's Endangered Species Act (ESA) Section 7(a)(1) Conservation Action Program to help communities protect habitat essential for threatened and endangered species and enjoy the benefits of naturally functioning floodplains. The NFIP ESA Conservation Action Program has three components for promoting the conservation of listed species and their habitats.

Floodplains and Wildlife Conservation Webpage

The goal of the webpage is to build awareness among communities around the benefits of threatened and endangered species and habitat conservation for improving natural functions of floodplains.

You can explore the website here:

<https://www.fema.gov/floodplain-management/wildlife-conservation>

FRESH Web Map

Communities can use the Flood Risk and Endangered Species Habitat (FRESH) web-based mapping tool to help communities identify where floodplains and the habitats of threatened and endangered species coincide. To access the map, go to:

<https://www.fema.gov/floodplain-management/wildlife-conservation/fresh-mapping-tool>

Community Rating System (CRS) Credit

FEMA developed two new sub-elements within CRS to incentivize activities that benefit natural floodplain functions and improve conditions for threatened and endangered species and their habitats. CRS communities can get credits for the developing floodplain species assessments (FSAs) and floodplain species plans (FSPs) in the existing Activity 510. FSAs and FSPs complement the suite of other CRS activities that credit communities'

efforts to preserve natural floodplain functions.

We advise you, our floodplain administrators, to require project applicants to utilize the above resources and provide you with the documentation as part of your floodplain management practice. The resources are easy to use, quick, and they will help you cover your bases when it comes to protecting our natural resources. Please don't hesitate to reach out to us with questions. ■

Your Suggestions Welcome!

What common permitting situations you have experienced in your community and would like to see discussed in the NeDNR Floodplain newsletter?

Please send suggestions to Adele Phillips at Adele.Phillips@Nebraska.gov

Riverine Flooding is the nation's 3rd costliest natural disaster.

[Find an Insurance Provider](#)





A home in western Dodge County was destroyed the afternoon of April 26, 2024, when an EF-4 tornado developed in southwestern Dodge County and traversed northeast all the way past Blair, NE, finally dissipating near Modale, IA. Image courtesy NWS Damage Survey.

Damage continued from page 3.

as aging development and changing floodplain boundaries are resulting in more and more nonconforming structures. Throughout this past year, multiple record-breaking natural disasters have impacted communities across the United States. Hurricane Helene caused catastrophic flooding in North Carolina, Virginia, Tennessee, and other southeastern states, resulting in nearly \$80 billion in damage (NOAA Billion Dollar Events, 2024). Across the US, a total of 1,796 tornados were reported to the National Weather Service, with 6 states breaking their records for total number of tornados in a year (NWS News Around NOAA, 2025). Here in Nebraska, 101 tornados were confirmed by the NWS, just 7 shy of the state record set in 1992 (UNL Nebraska Tornados Table and Graphs, 2025). On Arbor Day 2024, Douglas and Washington Counties were directly impacted by a mile-wide EF-4 tornado that caused extensive damage to hundreds of structures across Waterloo, Omaha, Bennington, and southern Blair (NWS Omaha/Valley, 2024). On May 26-27, Saunders County experienced heavy rainfall causing flash flooding in Wahoo, Leshara, and Ashland, damaging around 2 dozen structures.

Many of these damaged structures were located within the Special Flood

Hazard Areas of these jurisdictions, triggering the substantial damage assessment process. Unfortunately for some homeowners, the conversations regarding substantial damage requirements in the floodplain were happening for the first time. By creating a substantial damage management plan and reviewing and executing the plan on a regular basis, your community can stay ahead of these conversations and explore mitigation options in advance, leading to better informed decisions and building a safer community over time.

If you are interested in developing a Substantial Damage Management Plan for your community, either for CRS credit or for general planning, please don't hesitate to contact the NeDNR Floodplain Management team at (402) 471-2363, or by emailing Elijah Kaufman at Elijah.Kaufman@Nebraska.gov. ■



Training and Events

04.30 □
ASCE 24-24 Flood Resistant Design Standards
2:00 PM - 3:00 PM

This presentation will highlight the key elements, including numerous updates, in ASCE 24-24, Flood Resistant Design and Construction, the latest version of the standard. ASCE 24 provides minimum requirements for flood-resistant design and construction of structures located in flood prone areas. Requirements for the extent of the regulated flood hazard area, minimum required protection elevations, and dry floodproofing limitations, among other criteria. The previous version of the standard, ASCE 24-14, is adopted by reference in the current International Building and Residential Codes (I-Codes). ASCE 24-24 may be adopted in future I-Code editions.

Learning objectives include:

- Have a general understanding of what the ASCE 24 Standard is.
- Understand how ASCE 24 applies to floodproofing design and construction.
- Become familiar with the history/editions of ASCE 24.
- Provide an overview of changes from ASCE 24-14 to ASCE 24-24

This workshop is approved for 1 hour of Certified Floodplain Manager (CFM) Continuing Education Credit (CEC). To register, visit this [link](#).

Save the Date!

2025 NeFSMA Annual Conference

July 17, 2025
Younes Conference Center
Kearney, NE

To learn more, visit this [link](#).

Training and Events Continued

05.27 - .28 □

Community Planning for Disaster Recovery AWR 356

1:00 PM - 5:00 PM, each day

This eight-hour course provides facilitated discussions on key concepts for disaster recovery planning, including the benefits of pre-disaster planning, key elements, and the plan development process. This course will prepare participants to initiate disaster recovery plans and participate in the long-term recovery planning process in their own communities through the review of case studies and existing disaster recovery plans. The goal of this course is to prepare participants to evaluate and develop disaster recovery plans in the context of the Whole Community approach to planning. To learn more, visit this [link](#).

06.24 □

Floodplain Development Permitting with Confidence - After Hours!

6:00 PM - 8:00 PM

Please join NeDNR staff for a 2-hour evening class on the fundamentals of permitting floodplain development. This evening class is suitable for both novice and seasoned floodplain administrators, as well as any community officials that are involved in the permitting process. The class will address the following topics:

- NeDNR's Model Floodplain Development Permit Application,
- NeDNR's Floodplain Interactive Map, and
- When Elevations Certificates are required.

This class is approved for 2 CECs for CFMs and for Nebraska county/municipality Treasurers of communities that participate in the National Flood Insurance Program (NFIP). To learn more, visit this [link](#).

06.12 □

Flood Insurance Myths, Facts, and Resources

9:00 AM - 10:00 AM

Join NeDNR staff for an informative 1-hour virtual presentation detailing where to find resources and discussing some of the most common myths about flood insurance, such as, "You can't buy flood insurance if you don't live in a mapped floodplain" and more. This free class is suitable for both novice and seasoned floodplain administrators, as well as anyone interested in floodplain management, insurance, and community recovery after a flood. This class is approved for 1 CEC for CFMs and for Nebraska county/municipality Treasurers of communities that participate in the National Flood Insurance Program (NFIP). To learn more, visit this [link](#).

06.26 □

A Guide to Writing Floodplain Development Permits SEMA Lunch & Learn

11:30 AM - 12:30 PM

The Missouri State Emergency Management Agency will host a 1-hour virtual training discussing best practices in the review and issuance of floodplain development permits. This workshop is approved for 1 hour of Certified Floodplain Manager (CFM) Continuing Education Credits (CECs). To learn more and to see other lunch and learn topic offerings, visit this [link](#).

06.18 □

Benefits of Natural, Healthy Floodplains

11:00 AM - 12:00 PM

Hosted by KDA-DWR, this virtual class will illuminate the benefits of natural, healthy floodplains in Kansas and how to foster our existing riparian green spaces. The class will also explore how these environments can be replicated on a smaller scale to benefit our communities. Approved for 1 CEC for CFMs. To register, visit this [link](#).

06.26 - .27 ■

Evacuation and Re-Entry Planning AWR 356

8:00 AM - 5:00 PM, each day

Lincoln, NE

Hosted by Nebraska Emergency Management Agency, this 12-hour course provides participants with the knowledge and skills needed to design and implement an evacuation and re-entry plan for their jurisdictions. This course uses a community's vulnerability analysis and evacuation plan. It also addresses evacuation behavior and recommends methods to make evacuation and re-entry more efficient. This course does not address the decision to evacuate or re-enter. **It is highly recommended to bring a copy of your community's Threat and Hazard Identification and Risk Assessment (THIRA) to follow along with during activities and discussions.** Course is designed for Emergency Managers, state, local, tribal, and territorial elected officials, road and bridge supervisory personnel, office of emergency management personnel, City Planning Directors, EOC team, and supervisors. To learn more, visit this [link](#).

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ARE YOU IN THE 4%?

4% of Nebraska homes are at a higher risk of flooding because they're built in a floodplain.

Don't wait until flooding impacts you to take action. Check our interactive map and see if your home could be at risk.

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