

Floodplain Management Today

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Use the Disaster Recovery Reform Act to Help Your Community Rebuild

Elijah Kaufman, CFM

Section 1206 of the Disaster Recovery and Reform Act of 2018 (DRRA) was one of the most comprehensive changes in the world of emergency and disaster 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:

- Provide assistance to local governments for building code and floodplain administration enforcement. This includes activities related to the enforcement of regulations under the National Flood Insurance Program.
- Provide cost reimbursement to communities for overtime wages for budgeted employees, and 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 for activities directly related to the enforcement of floodplain regulations after a declared disaster event with designation for Public Assistance for permanent work. Activities eligible for reimbursement include reviewing and processing permit applications for repairs, hiring and training additional staff members, completing substantial damage inspections, and other activities related to enforcing your floodplain regulations in times of disaster. For communities with significant property and infrastructure in the floodplain, reimbursement of code enforcement costs can help the community get back on its feet after a major disaster.

As with other federal reimbursement programs, communities must track operations, employees, and hours spent on each activity to qualify for reimbursement. This includes any work done by outside entities that provide 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.

The community must notify FEMA of their intent to seek reimbursement within 90 days of the Recovery Scoping Meeting (RSM). 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 work completed within 180 days of the disaster declaration, and all work related to enforcement of the floodplain ordinance must be 100% completed. Visit [FEMA's Disaster Declarations webpage](#) for a list of disaster declarations to determine the start date of this period of eligibility.

Ineligible activities include activities that would typically occur outside of a disaster, such as updating the local floodplain ordinance, permitting work not related to disaster damages, or developing future land use plans. Communities that don't participate in the NFIP, or that are not in good standing with the NFIP, are not eligible for reimbursement under DRRA 1206.

If your community hasn't already, now is the time to adopt a quality tracking system for any personnel (internal employees or external partners) that assist with code enforcement after a disaster. This may include building inspectors, utility personnel, zoning administrators, floodplain administrators, and any outside personnel assigned with post-disaster code enforcement roles through mutual aid. Note that only overtime may be reimbursed for budgeted employees, while straight-time, travel, accommodations, and overtime may be reimbursed for extra hires.

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 DWEE Floodplain Management Division for assistance with developing a database of structures in the floodplain, setting up the SDE 3.0 tool, or with any questions related to post-disaster floodplain regulation enforcement.

On April 16, 2026, the Kansas Department of Agriculture hosted a one-hour webinar with an introductory overview of post-disaster floodplain management and financial support through DRRA 1206. The session provided an overview of post-disaster procedures, how reimbursement works, and activity eligibility. A recording of that training is available here: [Kansas Department of Agriculture DRRA 1206 Training Recording](#).



Floodplain Administrator Spotlight: Mark Arps, Colfax County

Erin Wendt, CFM

The Nebraska Floodplain Management Division conducts Community Assistance Visits (CAVs), also known as audits, to connect with communities participating in the NFIP and to provide technical assistance with implementing their floodplain management regulations. The audit includes a driving tour of new developments within the selected community's regulatory floodplain, with a meeting following the tour to review the documentation on the selected sites. These CAVs are an opportunity to review the community's floodplain management program, answer any questions the floodplain administrator and community may have about floodplain management, and work with them to establish or improve the program.

In the spring of 2025, Colfax County was selected for a visit. Mark Arps, the county's Floodplain Administrator, has made exemplary progress on closing the items selected for the CAV. With just over one year of working on the CAV, the county has been able to close seven of eight selected items, with substantial progress being made on the remaining item.

Mark Arps is Colfax County's Emergency Manager and has been with the county for 18 years. He has been responsible for floodplain management for two years. Due to his excellent work and progress on the CAV, we asked Mark to share some of his experiences and advice on floodplain management. Here is what he had to share:

Question: What parts of the job have you found to be the most rewarding or interesting?

Answer: The most rewarding is getting out of the office and interacting with the public and helping them solve their floodplain issues.

Question: How was your community affected, if at all, by the 2019 flooding? Are there any lessons that you've learned you would like to pass on to other FPAs?

Answer: During the 2019 flood 45% of our county was affected. At that time, I was also the county highway superintendent. Lessons I learned during that time is get to know your County Assessor and the County Road Personnel before any flooding occurs. They are a great resource.

Question: If possible, please provide an explanation of how you've worked to resolve violations within your jurisdiction.

Answer: I had a CAV, Community Assistance Visit, from the Department of Natural Resources [Water, Energy, and Environment] last year. We found some violations in our county that needed to be corrected. I thought when DNR [DWEE] showed up it would be like having the IRS do your tax returns. But it was the opposite. They gave us options on how to fix these issues and weren't very costly with the homeowners.

Question: What is your greatest success in achieving flood resiliency in your community?

Answer: Some of our success in Colfax County is finding grants through the NRD, Community Block Grants and others. We also worked with the Union Pacific Railroad to replace a small bridge with a larger one that doesn't back up the flood waters anymore. Then we widened the same waterway at the same time. We also restored 14 jetties along the Platte River that were destroyed during the 2019 flood. I worked with our County Engineer who is our consultant. They were good help on finding grants.

Question: What has been the most challenging aspect of the role and how do you handle those challenges?

Answer: A challenging aspect being a FPA is talking to people and hearing 'I've been here all my life and its never flooded here.' I tell them that the land has changed all around us. Tree lines are removed, roads and bridges being rebuilt, ditches that get silted in and so on.

Question: What advice do you have for novice/new floodplain administrators?

Answer: The best advice to give to a new Floodplain Administrator is get to know the people at the DNR [DWEE]. Sign up for all their webinars. If you need some advice right away give them a call, don't just guess. The people at DNR [DWEE] are there to help. I contacted them years before I was the Floodplain Administrator with questions I had about county issues and they got me the answers I needed."

Thank you, Mark, and all FPAs, for your commitment to making your community safer from flood risk!



Changes to the NFIP Flood Insurance Manual

Elijah Kaufman, CFM

The National Flood Insurance Program (NFIP) Flood Insurance Manual is updated on a regular basis to best address the needs of NFIP insurance providers and policyholders. The most recent update to the Flood Insurance Manual in October of 2025 highlighted some important changes to policy applications, rating, and Community Rating System discounts. In total, 53 changes were made to both the manual and its forms. Most of these changes were small clarifications or the removal of confusing information. However, there are three specific changes that may have important implications for NFIP agents and policyholders:

Qualifying for the Elevated Machinery and Equipment Discount: To qualify for the Machinery and equipment (M&E) discount, M&E inside or outside of the building can be elevated to within one-foot of the elevation of the floor above the building's first floor, or may be elevated to the base flood elevation. Previously, M&E had to be located on next higher floor above first floor, such as the attic of a slab on grade structure, to qualify for the discount. Policyholders should review their insurance policies to ensure they are receiving this mitigation discount if they meet this updated prerequisite. The mitigation discount for elevated M&E for a single-family residence can be up to 30%.

Application Form Question #3: During the application process for a new flood insurance policy, insurers are now directly responsible for determining if a policy is eligible for the ["newly mapped discount."](#) There is no longer a prompt question (previously Question #3) on the application form asking if the policy qualifies for the discount. Instead, agents are now responsible for determining if the policy is eligible on their own. The newly mapped discount can be applied to any policy within an area that was designated as a high-risk flood zone within the last 12 months of the effective date of the new maps. The discount is a 70% premium discount for the first \$35,000 of building coverage and the first \$10,000 of contents coverage. Newly mapped discounts apply for the first year and are phased out at the next policy renewal.

CRS Retrograde or Discount Reduction: Within a policy renewal period, any loss of CRS discounts due to class retrograde will immediately apply at the next policy renewal. Any increases in annual premiums for this reason are not subject to the statutory annual increase cap. Communities should be cognizant that they are fulfilling their CRS responsibilities to maintain effective discounts.

A full list of changes to the Flood Insurance Manual can be found on Page 5 of the October 2025 release here: [October 2025 NFIP Flood Insurance Manual](#).



Currently Listening to...

Where the River Took Us by Texas Monthly

If you're looking for a reminder of why floodplain management is important, look no further.

In this podcast, Texas Monthly senior editor, Aaron Parsley, recounts how his family's home was swept away in the July 4, 2025, Central Texas floods and how he and those around him are rebuilding in the aftermath.

The contents of this podcast do not necessarily reflect the view and policies of the Floodplain Management Division, the Nebraska Department of Water, Energy, and Environment, or the Federal Emergency Management Agency.

[Photo property of Texas Monthly](#)



Common Floodplain Development Mistakes

Mercy Kipenda, CFM

Reviewing floodplain development permits can be complicated, particularly for communities that don't see permits frequently. The Nebraska Floodplain Management Division would like to share some common struggles experienced when permitting floodplain development.

Eligibility for LOMAs and LOMR-Fs

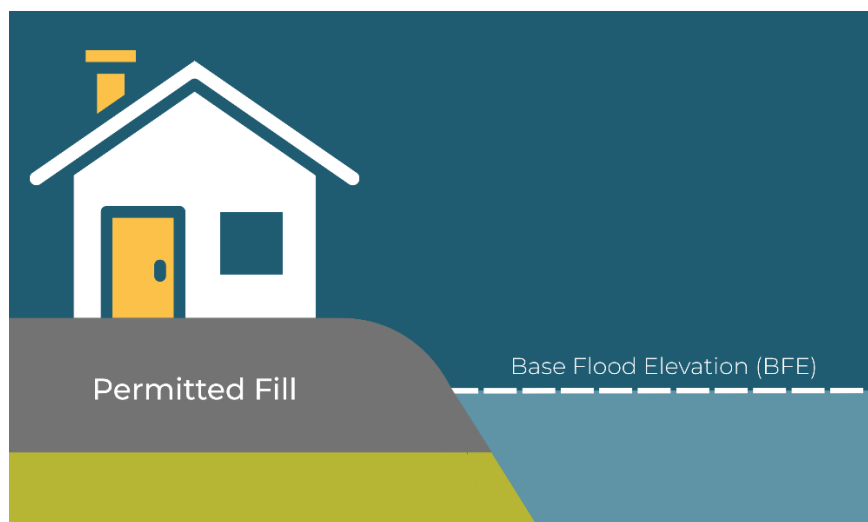
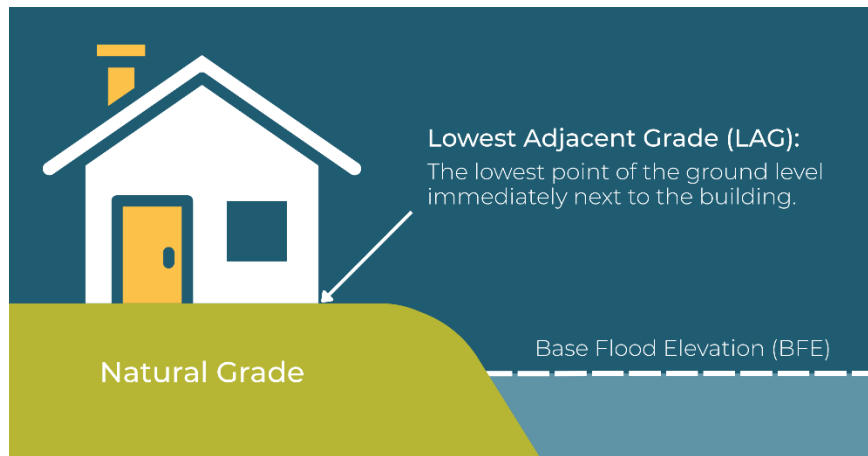
Elevating the lowest floor of structures at least one foot above the base flood elevation is one of the mitigation methods accepted by the NFIP to ensure compliance with the program. There are several ways to elevate the lowest floor of a structure: using posts, piles, or piers, building above an enclosure (such as a crawlspace or garage), building on a raised slab, or constructing on a fill pad.

However, a common mistake that people make is thinking that elevating the lowest floor of a structure automatically removes the structure from the floodplain. This is not correct, as the only way to adjust floodplain boundaries or change the floodplain status of a property or structure is through a Letter of Map Change (LOMC).

Letters of Map Change for property level changes include Letters of Map Revision based on Fill (LOMR-F) and Letters of Map Amendment (LOMA). Letters of Map Amendment are

based on the natural grade of the land, for areas inadvertently mapped within the floodplain boundaries.

If the structure has been elevated by bringing in fill, it would be eligible for a LOMR-F. Structures elevated by structural means, such as on top of posts or a crawlspace, are not eligible for a LOMC if the structural components extend below the BFE.



Collecting Post-Construction Elevations

A record of the lowest floor elevation, including the basement, is required for any new construction or substantial improvement within the Special Flood Hazard Area (SFHA). A common mistake is to issue a floodplain development permit to begin construction but forgetting to collect lowest floor elevations when the project is complete. FEMA's Elevation Certification may be used to document these measurements. For compliance with the NFIP, all elevation determinations must be completed by a licensed surveyor in the state of Nebraska after construction is complete. Pre-construction surveyed elevations are

recommended but not required, and they do not replace the mandatory post-construction elevations.

Required Permits in Addition to the Floodplain Development Permit

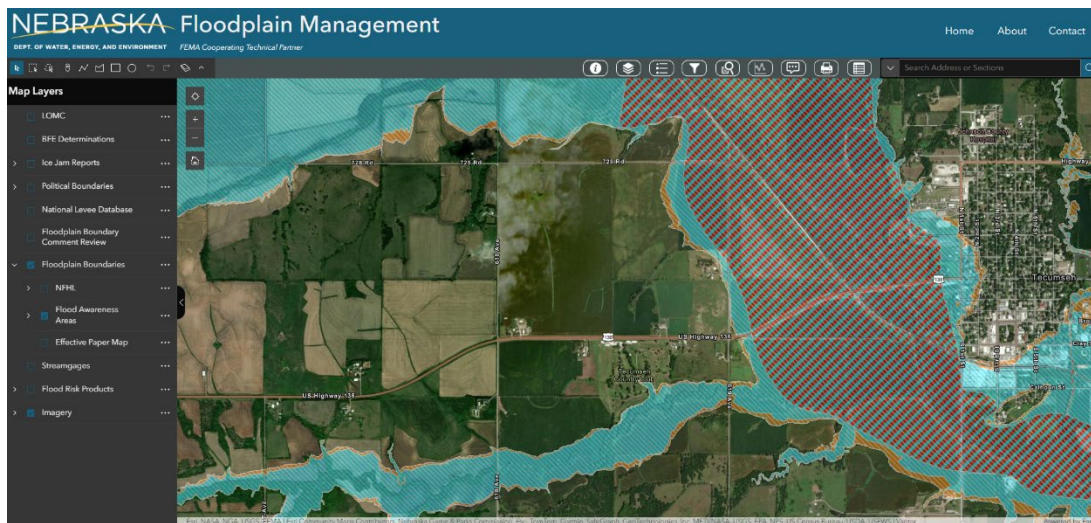
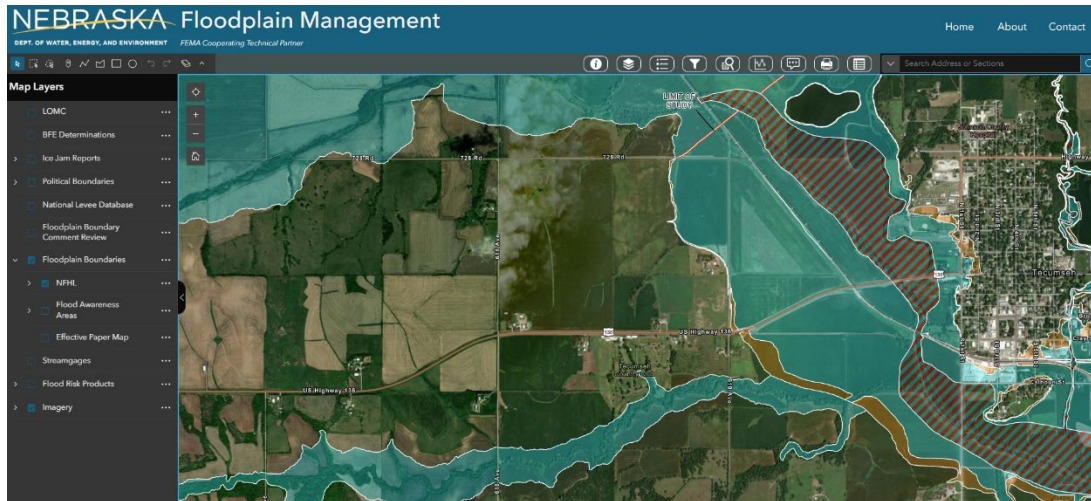
All development in the SFHA must be permitted using a floodplain development permit application. It is a common mistake for floodplain administrators to approve a permit application without checking if other local, state, and federal permits are required depending on the project. The purpose of this requirement is to ensure that there is coordination between government agencies on projects involving floodplain development.

Other state and federal permits to be aware of include any other local land use permits, stormwater or historic preservation permits, Section 404 permits from the US Army Corp of Engineers, and wetland and environmental protection permits.

Flood Awareness Areas vs Regulatory Maps

The Nebraska Floodplain Management Interactive map hosts a variety of tools and information, such as the regulatory boundaries of the floodplains.

It is a common mistake for users to refer to Flood Awareness Areas as regulatory maps. These products are only meant to help community officials and the public view and understand their local flood risk. Flood awareness areas are shown for communities who are going through the mapping process, that do not have regulatory floodplain boundaries, or those that have outdated floodplain information. While useful for conveying flood risk, it must be remembered that flood awareness areas are not regulatory and should only be used for review and guidance purposes. If they are available due to the community being involved in a mapping process, this data is not a guarantee of what will be shown on the new regulatory maps. Regulatory National Flood Hazard Layer (NFHL) maps are the official maps to be used as best available data, unless your community adopts otherwise, and for permitting developments. Both products can also be found on the [FEMA Map Service Center](#).



Using Expired BFE Determinations

Base Flood Elevation Determinations (BFE) provided by the Nebraska Floodplain Management Division are commonly mistaken to be used indefinitely. This is not the case. BFE determinations can be superseded at any time and typically expire after five years of issuance. Every determination comes with an extra page that outlines proper use of the maps. This includes Letters of Map Amendments (LOMA), elevation certificates on existing structures, and permitting new structures. They are not to be used for the design of developments greater than 50 lots or 5 acres, or for hydraulic structure design, such as dams or levees. A good practice to avoid this mistake is to not print and save BFE determinations and to instead check the Floodplain Interactive Map for valid BFEs Determination for every new project/permit. and Request a BFE Determination as needed. These requests can be made on the [DWEE Floodplain Management website](#).

Furthermore, interpolation between the cross sections on the BFE determination maps should not occur. If a proposed development falls between two BFE lines, proper practice is to use the higher of the two numbers for the most conservative BFE.

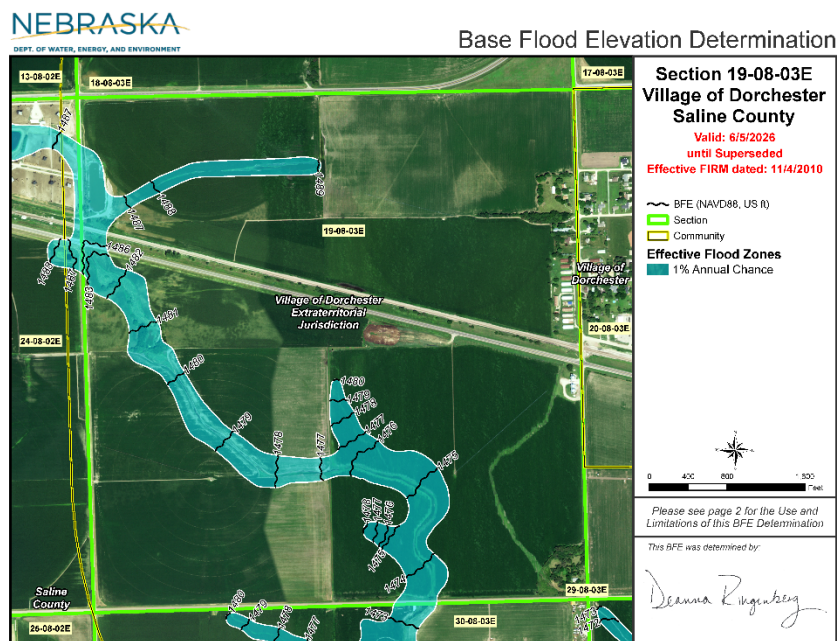
What the Floodplain Management Division Can Do for You

Isabella Bialas, CFM

The Department of Water, Energy, and Environment's Floodplain Management Division ("the Division") often receives questions regarding what we do and services we provide. The following list, though not comprehensive, details a wide variety of ways the Division can assist local floodplain administrators and communities:

BFE Determinations for Zone A

For any Zone A on digital maps, the Division can provide a BFE determination. This is a map that consists of cross sections drawn across the floodplain, similar to Zone AEs. Except in these determinations, the data is not detailed enough to interpolate between BFE lines. Once you receive your BFE determination, find the location of the proposed development, look at which two BFE lines it is between, and choose the higher of the two numbers. See the image on the following page for an example of a BFE Determination provided by the Division.



Assistance with Updating Floodplain Regulations

While many know the Division offers model floodplain management ordinances, we are also happy to help communities through the entire ordinance drafting process. The Division can walk you through each section of the model, explain the regulations, and highlight which areas need community specific information. The Division can also discuss higher standards, and which may best fit the community.

Help Create a Substantial Damage Management Plan (SDMP)

Whenever a structure within the floodplain is damaged, a substantial damage assessment needs to take place to determine if the structure can return to its original condition or if it will need to be brought into compliance with floodplain regulations. When a large-scale disaster occurs and multiple structures are damaged, performing these assessments can be a large task. This is where a substantial damage management plan comes in. It outlines who is in charge of the assessments, who can help with them, how permitting the repairs will be handled, and more. The Division can help your community create this plan as well as provide information on repetitive loss and severe repetitive loss structures to plan for future mitigation projects.

Post-Disaster Assistance

In post-disaster situations, the Division can help by providing training to the floodplain administrator and anyone else who will be performing the inspections. The Division typically holds virtual Q&A sessions after large weather events where multiple jurisdictions were affected to answer any post-disaster questions related to the floodplain. In-person assistance is also an option.

Comment On Floodplain Development Permit Applications

If you would like a second opinion or are unsure about a submitted permit application, the Division can review the application and return comments about what does and does not follow floodplain regulations.

Technical Review of Proposed Projects

With our in-house engineering team, the Division is able to provide technical reviews of proposed developments when requested by the floodplain administrator. This includes reviewing any hydraulic and hydrologic analysis submitted by the applicant.

Help Establish Administrative Procedures for Floodplain Permitting

If you are new to the floodplain administrator role or would like to revamp your process, the Division is happy to help you in creating procedures regarding floodplain development permitting. While you know what works best for your community, the Division can offer guidance on the process and what is required for the NFIP. Establishing administrative procedures is also helpful for the next floodplain administrator to ensure the program continues to run smoothly even through the transition of administrators.

Training

Every month, the Division offers virtual training on a variety of floodplain management topics. These are free for anyone who would like to attend, and continuing education

credits are offered for Treasurers of Nebraska counties/municipalities that participate in the NFIP and for Certified Floodplain Managers (CFMs). Recordings of many virtual classes are available on our YouTube channel if you are unable to attend the live virtual session. The Division also offers at least two in-person workshops each year.

Community Outreach

If you're having a tough time explaining the importance of floodplain management to your board or would like your community to be better informed on floodplain practices, the Division would be happy to meet in-person and present on floodplain management topics. Previously, the team attended board meetings to discuss the reasoning behind certain requirements of the NFIP as well as the benefits the program has to offer the community. Reach out to our team if you believe your community would benefit from a visit!

General Technical Assistance

If you have a floodplain management question, please reach out to the DWEE Floodplain Management Division! We are happy to answer any question whether it's about permitting, regulations, mapping, etc. Contact information for the Division can be found on the last page of the newsletter.

Floodplain Outreach Recap

Mercy Kipenda, CFM

In the last few months, the Nebraska Floodplain Management Division had the opportunity to attend multiple events to meet and/or provide presentations to many floodplain management professionals. The following is a quick recap of what the team's been up to!

The Association of State Floodplain Managers Annual Conference

DWEE Floodplain Management presented two sessions at the 2026 Association of State Floodplain Managers (ASFPM) National Conference in Milwaukee, Wisconsin.

The first presentation covered the new process for updating the State Model Floodplain Ordinance, including the creation of a review committee made up of local, state, and federal floodplain management professionals. The presentation highlighted the successes and struggles of the new process and included advice for other state NFIP coordinating offices looking to update their own template floodplain ordinances. One attendee noted that this presentation was their favorite of the entire 4-day conference, stating that the presentation was a reminder of "how we do the work is just as important as the outcome."



The second presentation was a spotlight on Nebraska's recent push to provide flood risk awareness information to campgrounds in floodplains. This initiative was started in response to the July 4, 2025, flooding in Texas, and hopes to provide resources, training, and outreach materials to camps in high-risk flood zones across the state. The presentation received many positive reviews, and multiple states have reached out asking to learn more about the project to develop resources for use in their own states.



Annual NeFSMA Conference

The team was proud to participate in this year's Nebraska Floodplain and Stormwater Managers Association (NeFSMA) Annual Conference. They delivered six presentations covering a wide range of topics, from Technical 2D modeling to practical floodplain management scenarios. The conference provided a valuable opportunity to connect with floodplain managers from across Nebraska and exchange ideas that strengthen our collective work.

A notable milestone this year: Elijah Kaufman, State NFIP Coordinator, and Lori Laster, Stormwater Management Engineer at the Papio-Missouri River Natural Resource District, hosted the Certified Floodplain Manager (CFM) exam at NeFSMA for the first time in many years.



New Resource Alert – Local Leadership Training Tools

FEMA has produced new, publicly available resources for local officials to train their leadership about the importance of floodplain management, the NFIP, and ordinance administration. These new resources provide template PowerPoint presentations, speaker guidance, and a participant packet, creating a helpful toolkit for educating local leadership about their floodplain program. Floodplain administrators and community officials may access these outstanding resources at any time from the following links:

[General FEMA Floodplain Management Training](#)

[Floodplain Management Training for Local Officials](#)

Nebraska Department of Water, Energy, and Environment

Floodplain Management Division July 1, 2025 - June 30, 2026 Recap

See what's been accomplished for Nebraska over the past fiscal year!

223 Base Flood Elevations Provided

103 Ordinance Reviews Completed

4 Counties Received Letters of Final Determination for New Maps

3 Communities Joined the NFIP

792 Technical Assistances Provided to Communities

5 Counties with Preliminary Maps

384 Training Attendees

63 Community Assistance Contacts

3 Community Assistance Visits

4,246 Miles of Floodplain Mapped

Training and Events

Before and After Disaster Strikes: Substantial Damage 101

Nebraska Floodplain Management Division

Thursday, July 30th | 10 AM - 12 PM | Virtual

The aftermath of a disaster is not a good time to learn about permitting, your floodplain management program, or substantial damage assessments.

The Nebraska Floodplain Management staff will present an informative 2-hour virtual class on what to do before and after a flood, fire, tornado or other disaster strikes in a Special Flood Hazard Area. This class will cover the following topics, and more:

- Pre-disaster preparation actions and planning
- Informing the public
- What to do when a building is damaged
- Permitting requirements and substantial damage

For more information and to register, please visit this page: [Nebraska Floodplain Management Division Training and Workshops](#).

Creating an SDE 3.0 Database

Nebraska Floodplain Management Division

Thursday, August 6th | 12 PM - 1 PM | Virtual

The Substantial Damage Estimator (SDE) 3.0 Tool is a free resource developed by FEMA for floodplain officials. This free one-hour virtual class will demonstrate how to use this tool to

quickly build a database of at-risk properties before a disaster occurs. It is designed for both new and experienced floodplain administrators, as well as anyone interested in floodplain management.

This class will cover the following topics:

- Review of the free SDE 3.0 tool for post disaster support
- How to upload multiple properties from the County Assessor
- Benefits of the database for other NFIP responsibilities

For more information and to register, please visit this page: [Nebraska Floodplain Management Division Training and Workshops](#).

Avoiding the Letter of Map Change Process? Don't! We're in this Together!

Nebraska Floodplain Management Division

Wednesday, September 30th | 11 AM - 12 PM | Virtual

Tired of outdated regulatory models? Frustrated with missing data or inaccurate information being reflected on a regulatory map that you have to manage? The Nebraska Floodplain Management Division continues to see the trend of projects being designed to avoid the Conditional Letter of Map Revision (CLOMR) / Letter of Map Revision (LOMR) process for various reasons.

In this class, Floodplain Management Division staff will present on why map changes don't have to be avoided. Highlights include:

- Rules for when map changes are required.
- Community's authorities and responsibilities related to their floodplain maps.
- An overview of the map change process and deliverables a community should expect to receive.

For more information and to register, please visit this page: [Nebraska Floodplain Management Division Training and Workshops](#).

Learning Your LOMCs: Letters of Map Change

Nebraska Floodplain Management Division

Wednesday, October 7th | 1 PM - 2 PM | Virtual

Join the Nebraska Floodplain Management Division for this hour-long virtual training discussing everything you need to know about Letters of Map Amendments (LOMA) and Letters of Map Revision Based on Fill (LOMR-F). With Letters of Map Revision (LOMR) and

Conditional Letters of Map Revision (CLOMR) covered in September's virtual training, this class will focus on the following:

- Introduction to LOMAs and LOMR-Fs
- LOMA versus LOMR-F
- Requirements for submitting a LOMC
- Understanding FEMA's review process
- Fees and Processing Times.

For more information and to register, please visit this page: [Nebraska Floodplain Management Division Training and Workshops](#).

Save the Date! In-Person Workshop September 22nd in Wakefield!

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