Floodplain Management Today

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What's in Your Library? The Nebraska Floodplain Management Library of Resources

Elijah Kaufman, CFM

Many people have a personal library of books and publications that help them throughout their professional career. Over the years with the Floodplain Management Division, I've collected several resources that I pull from my bookshelf on a regular basis. These include FEMA's E-273 Instructor Manual, FEMA Technical Bulletins, Nebraska State Statutes and Administrative Code, and many more. But what is available to you as a local floodplain administrator? What should you have in your library?

In recent years, Nebraska Floodplain Management has worked to create a library of resources for local officials to help establish and enhance their local floodplain programs. The following are the resources that every floodplain administrator should have in their collection. These documents are listed starting from the basics of creating a new program to more advanced topics of strengthening an established program.

Welcome Guide: For those new to floodplain management or in need of a refresher, the Welcome Guide introduces the more basic concepts of natural floodplain functions, the National Flood Insurance Program (NFIP), and interpreting floodplain maps. This guide is a good document to start learning about floodplain management and how the different pieces connect.

Model Ordinances: Nebraska's Model Ordinances serve as templates for adopting local laws and policies that set minimum standards for new construction. The model ordinances are designed to meet the minimum standards developed by the Federal government, through the NFIP, and by the Nebraska Floodplain Management Division. Local floodplain regulations are the foundation of any floodplain program and should be updated regularly to address local flood hazards and common development practices in the community.

Optional and Higher Standards Guide: This guide is intended to help communities customize local floodplain regulations to best address unique flood hazards that go beyond the federal or state minimum standards. The guide includes descriptions of each optional higher standard and the implications for the community should they choose to adopt the higher standard language.

***New* Administrative Procedures Guide:** Adopting strong local regulations is the foundation of a floodplain management program. However, setting standard administrative procedures is the framework for how the program will operate. The Nebraska Floodplain Management Administrative Procedures Guide allows community officials to take a deeper dive into the daily responsibilities of the local floodplain administrator and the community's floodplain management responsibilities. This guide helps establish a comprehensive program and local procedures for interpreting floodplain maps, reviewing floodplain development permit applications, enforcing local regulations, and much more. The Permit Review Checklist allows communities to create a standard review process for floodplain development permits or communities can create a new filing system using the Document Filing Matrix. Any floodplain administrator hoping to foster a successful and efficient floodplain management program will want to reference this guide often.

Model Permits and Request for Information Form: Floodplain development permits allow a community to provide input and oversee construction that occurs in the floodplain, ensuring it meets their standards. Nebraska has two template permit forms; one for development involving construction of a structure, and another for non-structural development such as earthwork or outdoor storage. Additionally, a template "Request for Information" form has been created to help local floodplain administrators return incomplete applications with a list of missing documents. This helps bridge the communication gap between developers and community officials to create an efficient permitting process.

Template Violation Notice and Enforcement Letters: When activity occurs in the floodplain without the community's knowledge, Nebraska provides template letters for addressing the situation. The sample Notice of Non-Compliance Letter may be used to notify the developer of the violating activity, citing local regulations and requiring coordination with the local floodplain administrator. Additional sample letters are available to help floodplain administrators navigate formal correspondence as the violation process progresses.

Substantial Damage Handbook: While the Administrative Procedures Guide provides recommended procedures for sunny day operations, the Substantial Damage Handbook provides step-by-step guidance for navigating pre- and post-disaster NFIP responsibilities. Floodplain administrators can learn how to form a team of damage inspectors, create a database of structures in the floodplain, and complete Substantial Damage inspections for code enforcement after disasters.

State Flood Hazard Mitigation Plan (SFHMP): Long term floodplain management involves identifying opportunities to mitigate flood risk over time. The Nebraska SFHMP provides a summary of flood risk across the state, recommendations for addressing and reducing flood hazards and exposure, and mitigating at-risk properties. Local programs should use this plan as a guide for building floodplain management initiatives into their local Hazard Mitigation Plans and to identify possible funding mechanisms for flood risk reduction activities.

Each of these resources and more can be found on Nebraska Floodplain Management's online library, called the Digital Desk Reference. Additionally, you can find trainings on many of these specific resources or topics on the Floodplain Management Training page.

Remember that while federal and state regulations establish general rules, floodplain management programs are adopted and enforced at the local level. Our resources are meant to empower local communities to take ownership of their programs to promote a safer and more resilient Nebraska. If you have any questions about establishing or strengthening your local program, please contact any of the NFIP coordinating staff. Their contact information is available on the Floodplain Management webpage or on the last page of this newsletter.



Covers of the Welcome Guide, Administrative Procedures Guide, and the Substantial Damage Assessment Handbook.

Maintaining Momentum: Nebraska's Floodplain Mapping Moves Forward with NET

Jared Ashton, PE, CFM

The Nebraska Floodplain Management Division has had a Cooperating Technical Partners (CTP) Agreement with FEMA since 1999. Through this partnership, and associated funding, the Division has completed dozens of floodplain studies and worked with communities across the state to reduce flood risk. The funding from FEMA's CTP Program has been the backbone of the Division's floodplain mapping efforts.

Typically, Congress appropriates funding to the Risk MAP program, and FEMA distributes that funding to state, local, and tribal partners through a Notice of Funding Opportunity (NOFO), often issued in June or July. Until recently, the Division has received these funds annually. However, a NOFO was not issued for FY2025 and, although one was released for FY2026, it will fund only a limited set of projects selected by FEMA Headquarters and will

not fund the start of any new studies. Awards for the FY2026 grant have been delayed, so there may be additional changes to funding levels and the scope of work. FEMA has not indicated when they will resume funding for starting new studies, but it is possible this funding is several years away.

Because the Division's mission to deliver updated flood risk information to Nebraska communities remains unchanged, the Division decided to seek alternative funding for projects. In September 2025, the Division applied for and received a grant from the Nebraska Environmental Trust (NET) to perform Zone A-level studies in the North Fork Elkhorn and Lower Elkhorn Watersheds HUC 8 watersheds. The grant was awarded in early 2026, and work began in April. In July, the Division held two virtual meetings to introduce and discuss the project with communities in the study area.

So far, the Division has focused on developing hydraulic models for the watersheds. The North Fork Elkhorn River and Elkhorn River are being modeled separately, while the remaining streams will be divided into sub-watersheds: six in the North Fork Elkhorn and fifteen in the Lower Elkhorn watershed. The Division anticipates completing model development and review by the end of 2026, with floodplain delineation finalized by mid 2027.

From the beginning, the Division intended to perform the engineering analyses as if this were a standard FEMA-funded Zone A study. This approach accomplishes several goals. First, the information provided to communities will look and feel familiar. Floodplain administrators and property owners accustomed to reviewing Flood Awareness Areas on our Floodplain Interactive Map will not need to adapt to a new format. Second, if FEMA resumes funding new Effective Mapping Products in the future, advancing this data into FEMA Preliminary and Effective Mapping Products will be straightforward. The Zone A studies would require minimal adjustments to the NET modeling to meet FEMA mapping requirements, while the North Fork Elkhorn River and Elkhorn River models will need additional work, including surveying and incorporating bridges and levees.

After floodplain boundary delineation is complete, the project will follow a different path than a typical FEMA study. The boundaries will be hosted on the Floodplain Interactive Map, and the Division will work with communities to incorporate this information into planning, development, and public outreach. However, there will be no regulatory component, and the Effective FIRM maps will not be updated.

The Nebraska Floodplain Management Division remains committed to delivering accurate and useful flood risk information across the state. Together, we will keep advancing flood

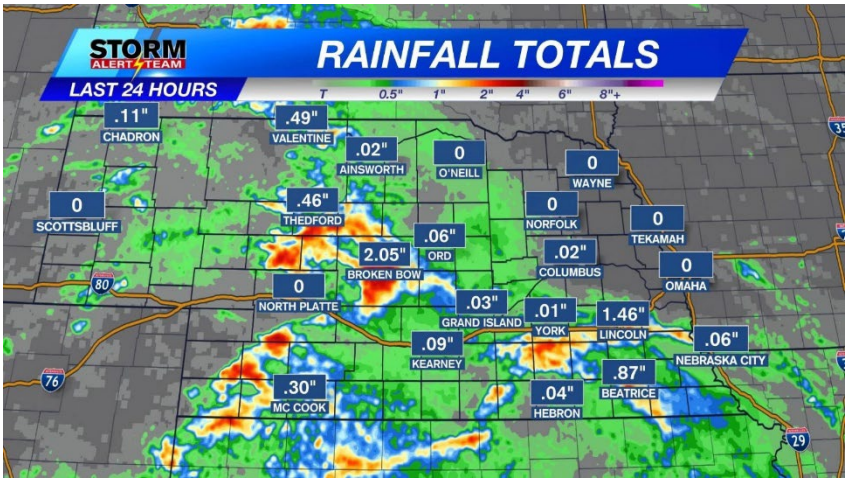
resilience in Nebraska by seeking new opportunities, strengthening partnerships, and supporting safer, more informed decision making statewide.

Community Spotlight – Broken Bow Flood Emergency Planning

Elijah Kaufman, CFM

In early August, the Floodplain Management Division received a call from the Floodplain Administrator for Broken Bow, Jacob Holcomb, thanking the team for providing crucial, comprehensive flood preparedness training. Jacob had attended the Floodplain Conference hosted by the Division in April and participated in an emergency management exercise centered on planning for and responding to a flood event impacting a campground. In the weeks following the exercise, Jacob received a request for more campsites to be added to the Custer County Fairgrounds in Broken Bow. As a condition of approving the new campsites, Jacob required an emergency operations/response plan that set evacuation procedures during flood conditions.

This plan, still in the drafting phase, was immediately put to the test during the county fair on July 20 when the region received just over 4 inches of rain overnight. Campers were put on alert, and camp and city staff were put on standby in case evacuations were needed. Additionally, the National Weather Service and county emergency manager were also providing information about weather conditions. Thankfully, floodwaters receded before evacuations were needed, but all personnel were on site and ready to respond if conditions worsened. Jacob offered his “thanks” to the Floodplain Management team for providing the training necessary to help develop an emergency action plan.



Rainfall totals from July 29, showing 2.05” at Broken Bow.

Benefits of Floodplain Management

Erin Wendt, CFM

As evidenced by the 437 Nebraska communities participating in the NFIP, managing development in floodplains is an important part of living in Nebraska. There are a variety of reasons a community chooses to adopt a floodplain management program and participate in the NFIP, with the most common reason being the availability of federally backed flood insurance. However, there are several other benefits people may not consider when discussing the importance of a well-rounded floodplain management program.

What is Floodplain Management?

In its most basic sense, floodplain management is the identification of flood hazard areas and the enforcement of standards within those areas to reduce risk to lives and property. Yet, the concept of floodplain management is much more than that. Floodplain management involves the preservation of a floodplain's natural function to store and convey floodwater. Floodplains are also vital for maintaining water quality within the rivers and streams corridors. By preventing development in floodplains or converting areas that were previously developed back to a more natural state, floodplains are also able to recharge groundwater aquifers, regulate flows into rivers and lakes, support populations of plants and animals within their natural habitat, and provide areas of recreation and natural beauty to the community. Floodplains are inherently dangerous places, but by managing or preventing human development within their boundaries, the health, safety, and investments of citizens can be protected as well as the environment.

Benefits of the NFIP & Floodplain Management

A commonly known benefit of participation in the NFIP is the availability of federally backed flood insurance. NFIP flood insurance is available at a nationally standardized rate anywhere in an NFIP participating community, which helps homebuyers obtain federally backed loans or mortgages to purchase structures located in the regulatory floodplain. There are a variety of other benefits regarding participation, including making communities eligible for federal disaster aid and federal mitigation grants to more quickly recover from disasters and mitigate structures from future disasters.

However, the most important benefit of participation is the creation of a local floodplain management program and the protection of public health and safety. There are several ways to protect the health and safety of community members through sound floodplain management practices, including the enforcement of building standards, avoiding development within the floodplain when possible, returning the floodplain to its natural

state, and mitigating at-risk structures. As mentioned earlier, a floodplain's natural function is to store and convey floodwaters, so by reducing or limiting the amount of human development within the floodplain, the floodplain can perform its natural functions without impacting human health and safety.

Furthermore, having a strong floodplain management program reduces strain on the community's emergency response groups and improves the community's ability to recover after disasters. Implementation of pre-disaster mitigation actions – which includes building structures in compliance with local floodplain management regulations – allows the community's first responders to prioritize their assistance elsewhere, particularly towards more vulnerable populations, such as nursing home residents or elderly residents with limited mobility. A community can determine which areas should be prioritized during or immediately following a disaster by conducting a risk assessment and vulnerability analysis. A risk assessment involves identifying and analyzing potential hazards, determining their likelihood of occurring, and the potential impacts they will have on the community, infrastructure, and environment. A vulnerability analysis looks at the community's population density, socioeconomic status, building codes, infrastructure quality, and other environmental conditions to identify the areas and population of the community at the highest risk of experiencing damage and loss. By conducting these assessments, resources can be funneled to the areas that need it most (Tidal Basin Group, 2024). Avoiding development or having structures protected in floodplains can reduce the amount of damage a community incurs during a flood, allowing the community to recover much quicker.

How to Make the Most of Floodplain Management in Your Community

While there are State and Federal minimum requirements for floodplain management regulations, there are a variety of ways to customize a floodplain management program to best fit the community's needs and priorities.

For resources and ideas on how to tailor your floodplain management program to meet the needs of your community, please refer to the article "What's in Your Libraray? The Nebraska Floodplain Management Library of Resources" on page 1. As always, you can also reach out to any of the NFIP coordinating staff. Their contact information is available on the Floodplain Management webpage or on the last page of this newsletter.

Community Highlight: *The Village of Inglewood was recently selected for a Community Assistance Visit (CAV). Upon meeting with local officials, it was discovered the community was unaware of the National Flood Insurance Program and its requirements. Despite this, they still regulated development to be safe from flooding. Inglewood is a great example of*

having an ample floodplain management program with the purpose of protecting health and safety of residents, in addition to gaining the insurance coverage through the NFIP.



Image of the White River floodplain in the City of Crawford, NE in Dawes County. Most of the City's floodplain is being used for the low hazard potential use of a golf course.

Currently Listening to…

After the Flood by the Texas Newsroom

Much like the podcast recommendation in the previous Nebraska Floodplain Management newsletter, this podcast by the Texas Newsroom focuses on the aftermath of the July 4, 2025 floods in Texas Hill Country.

After the Flood speaks to those impacted by the flood as they discuss the event, the aftermath, and the questions they still have.

This podcast does not represent the Nebraska Floodplain Management Division nor the Nebraska Department of Water, Energy, and Environment.



Seasonal Flood Risk Awareness

Mercy Kipenda, CFM

Seasonal changes in weather can affect when and where flooding occurs. Changes in rainfall, snowmelt, temperature, and ground conditions can all increase the potential for flooding. For Nebraska communities, understanding these local patterns is an important part of preparing for and reducing flood risk. Knowing where flooding is likely to occur, which homes and areas are most vulnerable, and how conditions may change throughout the year helps communities prepare before a flood happens rather than only responding afterward. This preparation can include limiting recreational uses of the floodplain, such as RV parks and campgrounds, to certain seasons. This may also include developing evacuation plans that address seasonal risks, keeping emergency supplies on hand, clearing gutters and drainage areas, and making sure buildings are designed and built to reduce flood damage. Understanding local flood patterns can also help communities make informed decisions about when and how development occurs, where infrastructure improvements are needed, and how drainage and stormwater are handled. Most importantly, this information helps communities focus their limited time and resources to where they can make the greatest difference in reducing flood damage and protecting people and property.

During the summer, thunderstorms can produce heavy downpours in localized areas within a short period of time, resulting in rapid flooding of low-lying areas called a flash flood. In areas affected by drought, soil becomes compacted, loses vegetation, and often suffers

erosion, contributing to the loss of the loose, absorbent top spoil. These combined effects cause rainwater to run off rapidly rather than soak in, making drought- stricken areas behave almost like impervious surfaces and increasing the risk of flash flooding. Additionally, dried vegetation and sediment accumulates in creeks and rivers, creating blockages that slow water movement through channels. Wildfire can also exacerbate the risk of flooding. Fires leave the ground charred, barren, and water resistant, reducing its ability to absorb rainfall. According to the National Weather Service, just 0.5 inches of rain within an hour can cause flooding in a burn scarred area. In addition, floodwater after wildfire often carries ash, loose soil, and debris making properties located downstream from burn areas at risk of damage from mudflows.

In autumn, as temperatures cool, regions may experience fewer thunderstorms but more overall rainfall from steady rains. Additionally, landscapes are transformed as trees shed their leaves, creating a barrier for rainfall to penetrate the ground. Harvest can also scatter corn stalks and other agricultural debris across the floodplain. This debris can clog storm drains and small culverts, resulting in flooding in low areas. As temperatures decrease into the winter, saturated ground can begin to freeze, reducing its ability to absorb water.

Whilst the winter months may seem more stable, winter flooding often happens when snow melts and runoff from upstream portions of a watershed overwhelms rivers, streams, or drainage systems. Ice jams, blockages in rivers formed when drifting ice accumulates against an obstruction, such as a bridge, create partial or full obstructions in waterways. These obstructions can cause a sudden rise in water levels. Levels may remain elevated until site conditions allow for the breakup of the obstructions allowing water to flow normally. A wet autumn can also leave soil saturated, which later freezes and can contribute to accelerated runoff.

Spring flooding can develop from a combination of winter conditions that leave the landscape unable to absorb or slowly release water. The March 2019 flooding is a recognizable example: a wet fall was followed by prolonged winter cold, deeply frozen soil, substantial snowpack, and ice-covered rivers. When temperatures rapidly warmed in March along with rainfall on top of the existing snowpack, rapid snowmelt occurred. Because the ground was still frozen, much of the water could not infiltrate and instead became surface runoff, rapidly increasing stream and river levels. At the same time, river ice breakup created ice jams that restricted flow and caused water to back up and overtop riverbanks, contributing to the historic flooding across Nebraska.

By understanding how seasonal factors and regional conditions interact, communities and property owners can develop a more informed perspective on potential flood risk exposure. When evaluating a residential property or managing a commercial business, awareness of

seasonal flood trends can support more thoughtful planning and decision-making. Communities should monitor seasonal cues such as snowpack, rain forecasts, and soil moisture levels throughout the season. Stay prepared by understanding local floodplains, drainage systems and encouraging the purchase of flood insurance.

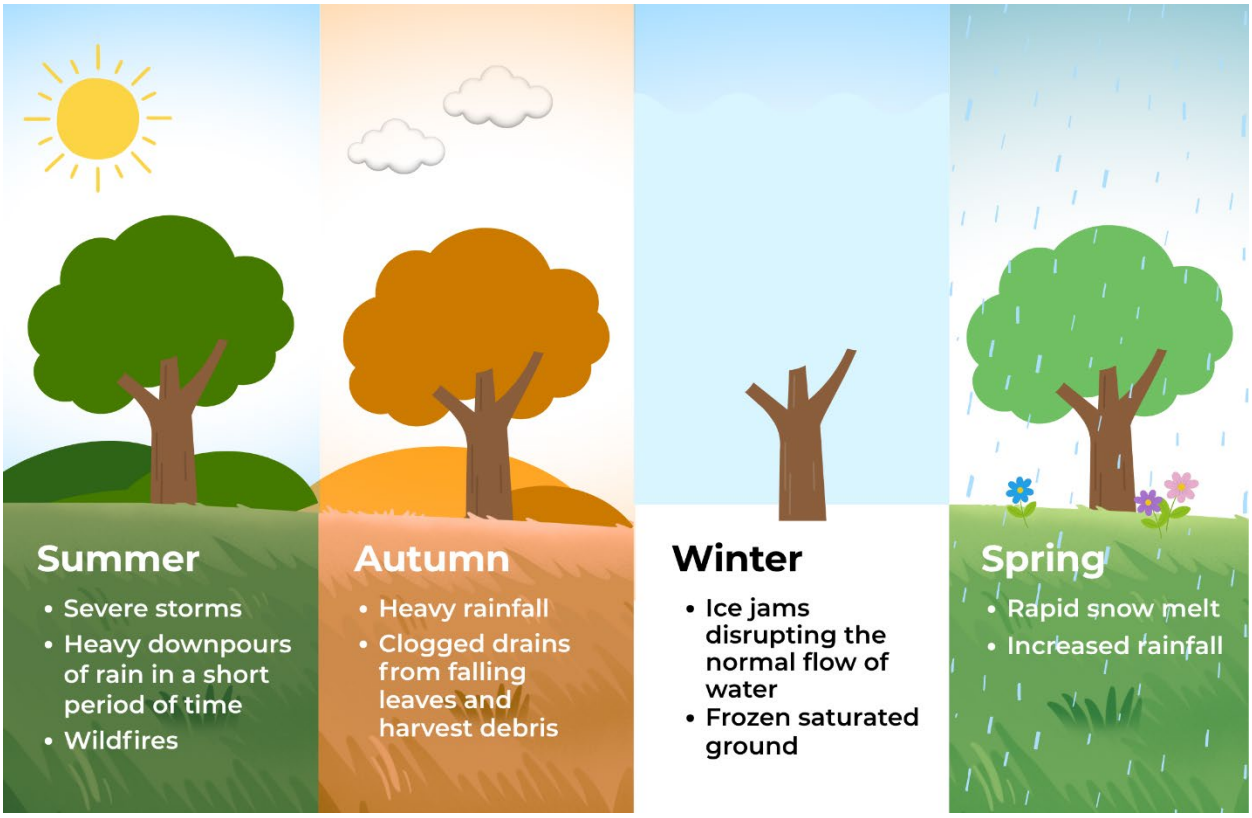


Diagram of the seasons and the different reasons why flooding can occur in each.

Meet the Nebraska Floodplain Management Team – Jared Ashton, PE, CFM

In an effort to help readers get to know the Nebraska Floodplain Management Division a bit better, we've decided to feature a different team member each newsletter.

To start off this series, we have Jared Ashton, PE, CFM, who is a project engineer for the Division:

Tell us a little about your family.

I was born and grew up in Lincoln, where I still live with my two cats. My parents, brother, and sister still live in the Lincoln area. I have one niece and one nephew, and they are the cutest kids ever. When my niece was very young, she couldn't pronounce 'Jared' so she started calling me 'Uncle JinJin' and that nickname has stuck around as they've grown up. She actually corrected my nephew one time when he called me Uncle Jared.

Where did you graduate from and what was your degree?

I graduated from the University of Nebraska – Lincoln with a Bachelor of Science in Civil Engineering.

How long have you been on the Floodplain Management team?

I joined the floodplain management team in March of 2016. Prior to that, I was on the Bridge Hydraulics team at the Nebraska Department of Transportation (NDOT, at the time, Department of Roads).

What's your favorite part of your job?

This job allows me to flex my problem-solving skills. Nebraska has so many regions with different characteristics that every project has its own set of difficulties that need to be solved to do a proper engineering study. We have relatively straightforward areas with well-defined riverine flooding and high runoff that prude "typical" floodplains (although those areas often have dams that complicate modeling), areas with high infiltration where runoff flows through very shallow, wide floodplains, and everything in between. Also, during my time on the team, the industry has transitioned from 1D to 2D modeling, so there has been a ton of problem solving, research, and trial-and-error in developing study procedures and best practices for a developing technology.

What has been the biggest challenge you've face professionally?

I alluded to this in one of the previous answers, but the biggest challenge has been switching from 1D to 2D studies. I actually started working in 2D in my last year at NDOT. At that time I was working with Scott Hogan at the Federal Highway Administration to beta test the 2D modeling program they were developing. They didn't even have a user interface at the same time, so the models were ran using Fortran files. But where it really became challenging was at DWEE (formerly Department of Natural Resources) when FEMA started pushing us to use 2D models in Risk Mapping, Assessment and Planning (Risk MAP) studies. It was apparent from the start how useful these studies could be, especially in some of the less riverine areas in central and western Nebraska, but the challenge was that (1) the technology wasn't quite where it needed to be yet and (2) everything about the FEMA mapping program, from standards, best practices, and effective products, to the way community officials were trained and used to seeing data, was set up for 1D studies. It was very challenging fighting all of that inertia. But through the hard work of FEMA, cooperating technical partners across the country, and our DWEE Floodplain Management team, we've gotten past some of the hardest parts and have procedures and best practices set up to do great work.

What are you most proud of?

My role in developing the Nebraska Real-Time Flood Forecasting Map. This is an awesome tool to use to track flooding across the state. In fact, I used it extensively on Wednesday night and Thursday (Sept 30-Oct 1) to track which streams across Lincoln and Omaha were experiencing flooding and was sending information to my friends and family in areas that

could be impacted. I am proud of the role I had in developing and defining the project, obtaining a grant to fund it, and working with our contractor to develop the data used in the map.

What's something you wish floodplain administrators or the public knew about floodplains and flooding?

Floodwater is gross. Everything that is on the ground upstream (fields, parking lots, sewers, trash cans, etc) of you is in that water. Don't walk through it.

If you could have a superpower, what would it be?

Flight, so that I never get stuck in traffic again. Not having to deal with airports would be nice too. Although I am very afraid of heights…



Jared Ashtion, PE, CFM

Training and Events

The Floodplain Administrator's Responsibilities During the Mitigation Grant Process

Nebraska Floodplain Management Division

Friday, November 20th | 11 AM - 12 PM CT | Virtual

Staff from the Nebraska Department of Water, Energy, and Environment will present an informative 1-hour virtual class on what Floodplain Administrators need to know regarding flood mitigation projects and their responsibilities throughout the process. The class will cover the following topics, and more:

- Types of grant funding available for individual flood mitigation projects and how to prepare for them
- Typical application process and expectations for each type of grant, with examples

- The Floodplain administrator's responsibilities during a flood mitigation project's lifespan

For more information and to register, please visit this page: Nebraska Floodplain Management Division Training and Workshops.

Basic Floodplain Management

Nebraska Floodplain Management Division

Thursday, December 10th | 10 AM – 3 PM CT | Virtual

Please join the Nebraska Floodplain Management staff for a free 4-hour virtual class on the fundamentals of floodplain management. This class is suitable for both novice and seasoned floodplain administrators, as well as anyone responsible for local floodplain administration.

The class will cover the following topics, and more:

- Floodplain Development Permits and the Permitting Process
- Map Reading
- LOMAs and LOMR-Fs
- Substantial Damage and Improvement

For more information and to register, please visit this page: Nebraska Floodplain Management Division Training and Workshops.

Floodplain Development Permit Proposals

Nebraska Floodplain Management Division

Thursday, January 21st | 9 AM – 10 AM | Virtual

Step into the role of a floodplain developer to gain a new perspective on the floodplain application process from project development to submitting a floodplain permit application. The Nebraska Floodplain Management staff will present an informative virtual class on the floodplain development permit application process from a developer's point of view.

This class will cover the following topics, and more:

- How to fill out the floodplain permit application
- Breakdown of additional submittal documents
- Additional project considerations
- How to find contacts for contractors, engineers, surveyors, etc.

For more information and to register, please visit this page: Nebraska Floodplain Management Division Training and Workshops.

E0278: National Flood Insurance Program Community Rating System

FEMA - National Disaster & Emergency Management University

Multiple Dates Available | Virtual or In-Person in Emmitsburg, MD

This course covers the Community Rating System (CRS), a nationwide initiative of FEMA's NFIP. It describes activities eligible for credit under the 2017 CRS Coordinator's Manual, how a community applies, and how a community modifies an application to improve its classification.

This course is intended for a wide range of participants including FEMA regional office staff, NFIP state coordinators, regional planning officials, local and tribal government officials, those who perform floodplain services for local governments, and others interested in learning about the CRS to provide technical assistance to communities seeking to apply for CRS credit. Attendance will be limited to two participants from any one community in any fiscal year.

For more information and to register, please visit this **link**.

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