



Photo courtesy of FEMA

Be Flood Smart

KNOW FLOODPLAINS IN LINCOLN

NEVER DRIVE INTO WATER OVER A ROAD OR AROUND BARRICADES.

For more information visit our website at lincoln.ne.gov keyword "flood" or call us:

Building and Safety Department
402-441-6447

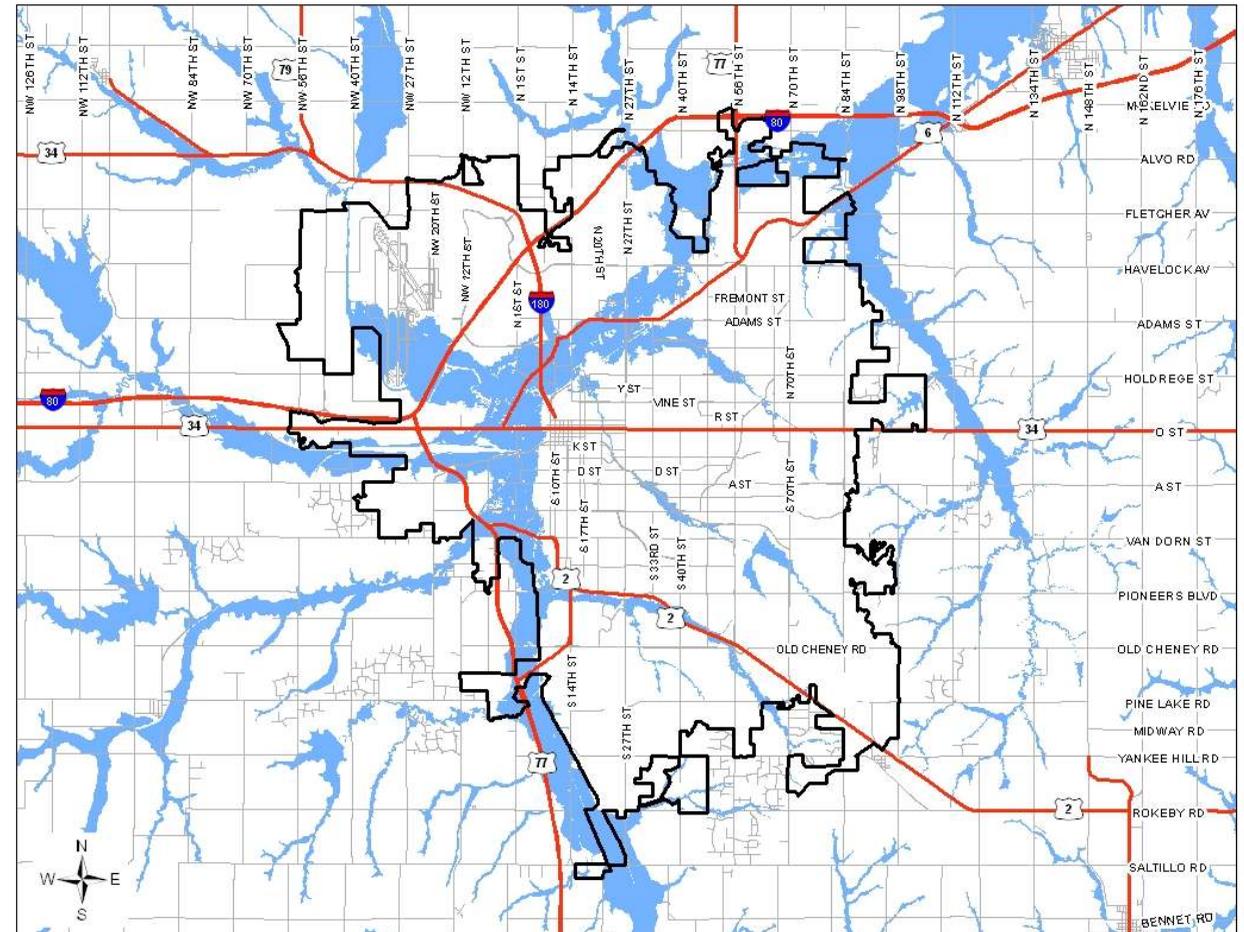
Watershed Management
402-441-7589

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Local Flood Hazard

Flooding in the City of Lincoln is caused by several sources including: Salt Creek, Stevens Creek, Oak Creek, Middle Creek, Antelope Creek, Beal Slough, Haines Branch, Cardwell Branch, Lynn Creek, Deadman's run, and Little Salt Creek. Flooding along Salt Creek and Oak Creek has long durations with ample warning times prior to peak flows. Little Salt Creek, Middle Creek, Stevens Creek and Haines Branch have smaller drainage basins with a shorter flood duration and less warning times prior to peak flows. Flooding along Antelope Creek, Beal Slough, Cardwell Branch, Lynn Creek, and Deadman's Run have relatively short durations with little warning times prior to peak flows.

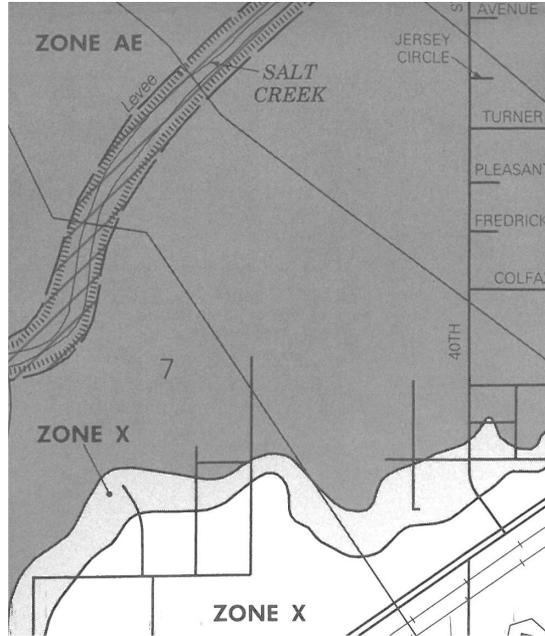


**Floodplain Map for Lancaster County
January 2013**

Some Floodplain Terms

YOU SHOULD KNOW:

Flood Insurance Rate Map (FIRM) – a map approved by the Federal Emergency Management Agency (FEMA) showing the Special Flooding Hazard Areas (SFHA), by designated zones or areas that have a 1 percent chance of being flooded annually.



100 and 500 Year Flood – a 100 year flood means there is a 1percent chance, annually, that flooding will occur in the floodplain. Likewise, the 500 year flood means there is a 0.5 percent chance, annually, that flooding will occur beyond the 100 year floodplain. A 100 year event does not mean that the next 1 percent flooding event won't happen for another 100 years, it's an estimated percentage of the flooding risk in any given year.

Conditions that can cause flooding may occur from various sources. Mostly from heavy rains but also can be caused by ice jams and rapid melting of ice, or frequent rains over a short period.

100 Year Floodplain – is an area of land that would be inundated by a flood with a 1 percent chance of occurring in any given year (also referred to as the base or 100-year flood).

Areas in the 100 year floodplain can be viewed online at lincoln.ne.gov keyword “GIS” (click on the “Floodplain-Floodprone” layer under “Map Layers”). Please note that the information provided through this resource is not a legal final determination as to if a property is in or out of the floodplain. If the FIRM or the City's floodplain mapping shows that you are in the floodplain and you wish to contest your property's floodplain status you may file a Letter of Map Amendment (LOMA) to FEMA.

The Building and Safety Department provides map information services to assist citizens with determining their legal floodplain status. Their staff is dedicated to assisting you with your floodplain inquiries.

Frequently Asked Questions:

How do I know if I am in the floodplain?

Your property's floodplain designation is determined by the Flood Insurance Rate Map (FIRM) issued by FEMA. A property's floodplain designation indicates the likelihood of a flood event. For example, a property in the 100 year floodplain has a 1 percent annual risk of flood. Floodplain designations such as “Zone A”, Zone AE” and “Zone X” describe the flood risk of areas in or adjacent to the floodplain and are used by lenders to determine if flood insurance is required. They are also used by the Planning Department to determine a property(s) development capability and by the Building and Safety Department to determine if special design and construction measures are needed.

What is a Zone A?

“A Zones” – are shaded areas shown on the FIRM that will be flooded during the 100 year flooding event (e.g. Zone A, Zone AE, Zone AH, Zone AO).

What is a Zone X?

“X” Zones” – an area indicated by an “X” is outside of the 100 year floodplain, but may be in the 500 year floodplain. Zone X areas that are shaded are in the 500 year floodplain, non-shaded Zone X areas are not in the 100 or 500 year floodplain.

Are all companies supposed to charge the same for flood insurance?

Yes. The rates for flood insurance are set by FEMA under the National Flood Insurance Program (NFIP).

Does flood insurance cover the contents of a building?

The NFIP insures buildings (including mobile homes) with two types of coverage: structural and contents. Structural is for walls, floor, insulation, furnace and other items permanently attached to the structure. Insurance for personal contents in the structure can be purchased separately from the structural coverage.

Do I have to buy floodplain insurance for a building in the floodplain?

If you are borrowing money from a financial institution and the loan is backed by the federal government, for a structure in the floodplain, the lender is required by law to require the recipient to purchase a flood insurance policy. A structure in the 100 year floodplain has a 26 percent of being flooded over the life of a 30 year mortgage.

If I feel my property is NOT in the floodplain and I don't want to be required to buy flood insurance what are my options?

If you would like FEMA to make an official determination regarding the location of your

structure relative to the floodplain, you may submit certain property information and an elevation certificate and request that FEMA approve a Letter of Map Amendment (LOMA). However, even if FEMA approves a LOMA to remove the structure from the floodplain, thus eliminating the Federal requirement for flood insurance, your lender can still require flood insurance as a condition of the loan. You should contact your lender to determine whether they will require flood insurance before you attempt to obtain a LOMA.

What is an Elevation Certificate? and where do I get one?

Elevation certificates are prepared by licensed surveyors and engineers, and determine the elevation of specific structures with regard to base flood elevations determined by FEMA. These certificates are required to rate certain flood insurance policies, based on the construction date, elevation of the structure and the floodplain elevation.

Why can't I just add fill to my property and forego flood insurance?

Adding fill in the floodplain displaces flood water when it occurs. So if you decide to fill an entire acre one foot higher than it was, you will push one acre foot of water on to another property. Certain options for fill in the floodplain are allowable under the Lincoln Municipal Code, but individuals must consult with the Building and Safety Department to obtain a floodplain development permit before any filling activity occurs in the floodplain.

What depth of water is safe to drive through?

If encountering water over a road it is nearly impossible to determine what hazards are out of view or how deep the water actually may be or how fast it is actually moving. It takes only 6 inches of fast moving water to sweep a person away. One foot of water at 6 mph can float and sweep away an average vehicle, less than one foot if the water is moving quickly.