



NEVADA

Flood Management News

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For all of us in the business of floodplain management, our nation's recent experience with Hurricanes Katrina and Rita will be long remembered as a defining event. The images of devastation, death and suffering bring home for each of us the importance of the work that we do in floodplain management for protecting lives and property and the significance of development and permitting decisions, large and small, that are made each day across the country.

In his memo to the Mitigation Division Directors (see article on page 9), David Maurstad, Acting Director of FEMA's Mitigation Division, warns that even in our urgent need to expedite repair and reconstruction in the Gulf Coast region, ". . . It is in the long-term best interest of victims of the disaster and taxpayers that damaged buildings are reconstructed using methods and practices which minimize future damages from flood events." Existing federal regulation as well as Nevada community floodplain management ordinances define minimum building standards for development in the floodplain. It is important to never lose sight that, among the fundamental reasons for floodplain management, foremost is to protect lives and property.

Inside this issue of *Nevada Flood Management News*, we present news of what's going on in our state to further the cause of wise floodplain management in our communities. Also included is a special insert that addresses what our local officials can expect from the FEMA's Map Modernization program as it rolls out new digital Flood Insurance Rate Maps in our Nevada communities. The Map Modernization program has been likened to an onrushing freight train, and the information presented in this issue can help our communities jump on board the train rather than be run over by the process.

*Kim Groenewold, Program Officer
Floodplain Management Program*

Welcome Mary Thorson—New Program Assistant



Mary Thorson, Floodplain Management Program Assistant

This summer has been somewhat tumultuous for the Nevada Floodplain Management Program. Aside from the Division of Water Resources' move into the new Richard Bryan Building, we have also undergone a staff change in our Program Assistant position.

The Floodplain Management Program welcomes our new Program Assistant, *Mary Thorson*. Mary has been working in the Division of Water Resources for less than a year but moves into the Floodplain Management Program with 16 years of experience with the State Industrial Insurance System. Mary is

capable and friendly, and the Floodplain Management Program is indeed fortunate to have her on the job!

In the meantime, the Division of Water Resources has not lost our former Program Assistant, Ann Mori. Ann has moved on to a position with our Division Computer Services group. Ann is moving her career in a new direction by taking on the position of Computer Network Technician. We're sorry to lose Ann from the Floodplain Management Program; however, we also applaud Ann's pursuit of her life's goals.

Former State Water Planner to Direct Truckee River Flood Management Project

The Truckee River Flood Management Project Coordinating Committee selected *Naomi Duerr*, the former State Water Planner, to be the Project Director for the Truckee River Flood Management Project. The new Flood Project director, under direction from the Coordinating Committee, will be a full-time position devoted to overseeing planning and coordination of the project with the Cities of Reno and Sparks; Washoe County; the University of Nevada, Reno; Storey County; the Pyramid Lake Paiute Tribe; the U.S. Army Corps of Engineers; and the Truckee River Community Coalition.

Naomi Duerr previously served as Administrator for the former Nevada Division of Water Planning during the disastrous 1997 New Year's Flood that impacted six Northern Nevada counties. After the 1997 floods, Ms. Duerr was instrumental in the creation of the Nevada Floodplain Management Program within the Department of Conservation and Natural Resources.

Floodplain Management Association Newest ASFPM Chapter



On May 9, 2005, the Floodplain Management Association (FMA) became the newest chapter of the Association of State Floodplain Managers. FMA now represents ASFPM in the states of California, Nevada and Hawaii.

FMA's Past President, Mark Gookin of Wood Rodgers, Reno, Nevada, lists the significant benefits of becoming an ASFPM chapter, including:

- Chapter members may serve on ASFPM policy committees.
- Chapter members receive discounts on the purchase of all ASFPM publications.
- Distribution of ASFPM mailings within FMA.
- All Chapter members are eligible for member registration rate at ASFPM Conferences and Workshops.

The Floodplain Management Association is a nonprofit educational association. It was established in 1990 to promote the reduction of flood losses and to encourage the protection and enhancement of natural floodplain values through the use of effective wetland management strategies and engineering technologies. Members include representatives of federal, state and local government agencies as well as private consulting and construction firms.

To learn more about the Floodplain Management Association or to join, go to the FMA web site at www.floodplain.org.

Nevada Flood History Database



Flooded homes on the Carson River, in Gardnerville Ranchos, January 1997. Photo by Steve Brown, Nevada Division of Water Resources.

It's estimated that about one quarter of Nevada's current population has moved here from somewhere else. The new Nevadan may have moved into a house in a new subdivision where grading and landscaping has disguised former landforms in the area. Perhaps he has moved here thinking, "This is the desert—it doesn't flood here!"

And yet it does indeed flood here in Nevada. As our State's demography

changes, it's important to document and retain the institutional memory of flood events that have affected our Nevada communities in the past. It is vitally important that we understand how bad past flood events were so we don't forget the areas in our communities that have been historically vulnerable to flooding.

It is also important to document, if only with anecdotal accounts, past floods of significance throughout Nevada to provide information for assessing the reasonableness of the "100-year flood." The earliest stream flow measurements in Nevada documented by the U.S. Geological Survey date back to 1890. This is only 115 years of recorded data on which estimates of the "100-year" flood can be based. Many other Nevada streams have much shorter periods of recorded stream flow. Historical accounts of flooding prior to recorded stream flow measurements help us gain a better understanding of the potential for flooding on Nevada streams where insufficient data exists.

For these reasons, the Nevada Floodplain Management Program has initiated a cooperative pilot project with FEMA and the U.S. Geological Survey to develop a web-based Nevada Flood History Database. The effort will be funded through a FEMA Map Modernization Management Support grant and is intended to be a web-based application on the U.S. Geological Survey web site that provides floodplain managers, local planners, and the general public with historical information about past flooding events around the state. Links to historical accounts, photographs, and video clips through a Geographical Information System (GIS) map interface will provide the public user a way to learn about past flood events within his community. Flood frequency graphs and links to stream flow hydrographs will also provide scientific data to further characterize flood events.

As an initial pilot study, the U.S. Geological Survey will be developing a flood history database web site for the Carson River Watershed. It is hoped that other regions of the state will be addressed in future years. For more information on the Nevada Flood History Database, contact Kim Groenewold, Nevada Division of Water Resources, (775) 684-2860, groenewd@water.nv.gov.

FMA Grant Awarded to Carson Water Subconservancy District

The *Carson Water Subconservancy District (CWSD)* has been awarded a FEMA Flood Mitigation Assistance Planning Grant through the Nevada Floodplain Management Program. The grant award from FEMA in the amount of \$11,700 will be matched with \$3,900 of cash and in-kind services in a 75% – 25% cost-shared program to develop a flood mitigation/management plan for the Carson River Watershed. CWSD will conduct floodplain management planning activities on behalf of Carson City, Douglas County, Lyon County and Churchill County, Nevada, and Alpine County, California.



ASFPM 30TH ANNUAL CONFERENCE

Floodplain Management Crossroads
Where Route 66 Meets the Rio Grande

The International Building Code and the NFIP



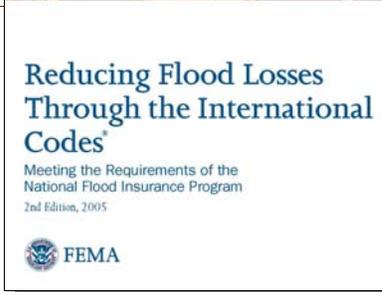
Recently the State Fire Marshal's Office of the Nevada Department of Public Safety formally adopted by reference the 2003 International Building Code (IBC 2003) in Nevada Administrative Code 477.281. Because of this action, many Nevada communities participating in the National Flood Insurance Program (NFIP) will be adopting the 2003 version of IBC.

By adopting the IBC 2003, a local NFIP community also adopts several flood protective building standards required by NFIP regulation. It's important to know that several important floodplain management requirements **are not** contained in the main part of the IBC 2003 but can be found only in Appendix G of the IBC.

... to be fully compliant with NFIP regulations, a local community must adopt Appendix G ...

Consequently, to be fully compliant with NFIP regulations, a local community must adopt Appendix G along with the rest of IBC 2003. Alternately, a community can maintain its existing, stand-alone Floodplain Management Ordinance so long as it is fully compliant with NFIP and doesn't conflict with the adopted IBC. Communities must be careful that by adopting IBC 2003 they will not inadvertently enforce a lower building standard than what is in their existing Floodplain Management Ordinance.

Information on how the IBC relates to NFIP may be found in the International Code Council publication, *Reducing Flood Losses Through the International Codes: Meeting the Requirements of the National Flood Insurance Program, 2nd Edition, 2005*. A limited number of copies are available free to Nevada city and county floodplain managers by contacting Kim Groenewold, Nevada Floodplain Management Program, (775) 684-2860, groenewd@water.nv.gov.



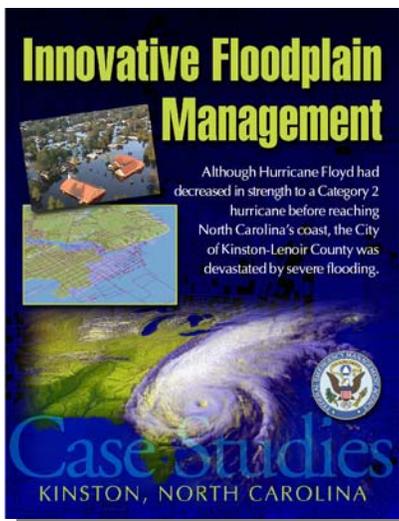
FAQs

Do NFIP building standards apply to barns and other agricultural structures?

Generally speaking, non-residential structures constructed in Special Flood Hazard Areas (including A, AE, A1-30, AH, AO, and AR zones) must either have their lowest floors elevated to or above the Base Flood Elevation (BFE) or be floodproofed (made watertight) to or above the BFE. However, FEMA recognizes that for certain types of agricultural structures located in wide, expansive floodplains, an NFIP community may wish to allow construction with lowest floor below BFE. In such cases, enclosed areas below BFE are allowed if: 1) the structure is protected to the maximum extent possible, including proper **flood venting** (1 square inch per square foot of enclosed area), and 2) a **variance** is issued by the local floodplain management permitting authority.

A variance may be issued only if the structure is used solely for agricultural purposes in which the use is exclusively in connection with production, harvesting, storage, drying, or raising of agricultural commodities, including the raising of livestock. Because such construction allows the lowest floor below the BFE in nonconformance with NFIP requirements, any variance issued must address both the nonconforming flood protection technique and the restriction of use to the above-described agricultural purposes.

For more information, consult FEMA Technical Bulletin 7-93, *Wet Floodproofing Requirements for Structures Located in Special Flood Hazard Areas in Accordance with the National Flood Insurance Program*.



Using GIS for Effective Floodplain Management

Successful floodplain management depends on a combination of detailed documentation, mitigation planning, community education, and project marketing. The *Innovative Floodplain Management Case Study* explains how GIS (Geographical Information System) was used as the technical foundation for an enhanced floodplain management program. FEMA 416D CD can be ordered through the FEMA publications warehouse by calling 800-480-2520.

SPECIAL INSERT



NEVADA FLOOD MANAGEMENT NEWS

MAP MODERNIZATION

What to Expect from FEMA's Map Modernization Program

Map Modernization is a massive effort by the Federal Emergency Management Agency (FEMA) to update all Flood Insurance Rate Maps (FIRMs) nationwide. The objective of this effort will be digital FIRMs (DFIRMs) for every community with areas of flood risk in the United States based on countywide paneling schemes.

In Nevada, the mapping effort will be coordinated through Les Sakumoto, the FEMA Region IX mapping engineer assigned to Nevada. Related community ordinance compliance issues will be coordinated through Henry Chau, Senior Mitigation Planner for Region IX. Public Outreach and general inquiries may be directed to Sarah Owen, the FEMA Region IX mitigation planner assigned to Nevada (see Map Modernization Contacts below).

FEMA's schedule for Nevada (see Proposed Mapping Schedule for Nevada) indicates that most Nevada communities will enter into

the Map Modernization process during federal fiscal years 2006 through 2008. An initial scoping meeting has already been held for Washoe County.

Because of funding constraints, the mapping effort will, in most cases, consist of a "digital redelineation" to convert the paper FIRMs to a DFIRMs. FEMA does not have the resources through Map Modernization to conduct new studies for every community.

In this Map Modernization

special insert we hope to provide local community floodplain managers an idea of what to expect from FEMA's Map Modernization Program in Nevada. The insert outlines some of the issues that local communities can expect to encounter and in particular, we bring up some of the responsibilities and potential challenges that they can expect as a result of FEMA's mapping activities.

Proposed Mapping Schedule for Nevada

County	First Funded	Preliminary Map Release	Effective Map Release
Carson City	2006	2007	2008
Churchill	2007	2008	2009
Clark	2003	2003	2003
Douglas	2006	2007	2008
Elko	2004	2007	2008
Esmeralda	2008	2009	2010
Eureka	2008	2009	2010
Humboldt	2007	2009	2010
Lander	2008	2009	2010
Lincoln	2008	2009	2010
Lyon	2007	2008	2009
Mineral	2008	2009	2010
Nye	2005	2009	2010
Pershing	2008	2009	2010
Storey	2008	2009	2010
Washoe	2005	2006	2007
White Pine	2008	2009	2010

Source: FEMA Region IX; Oakland, California

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Map Modernization Contacts

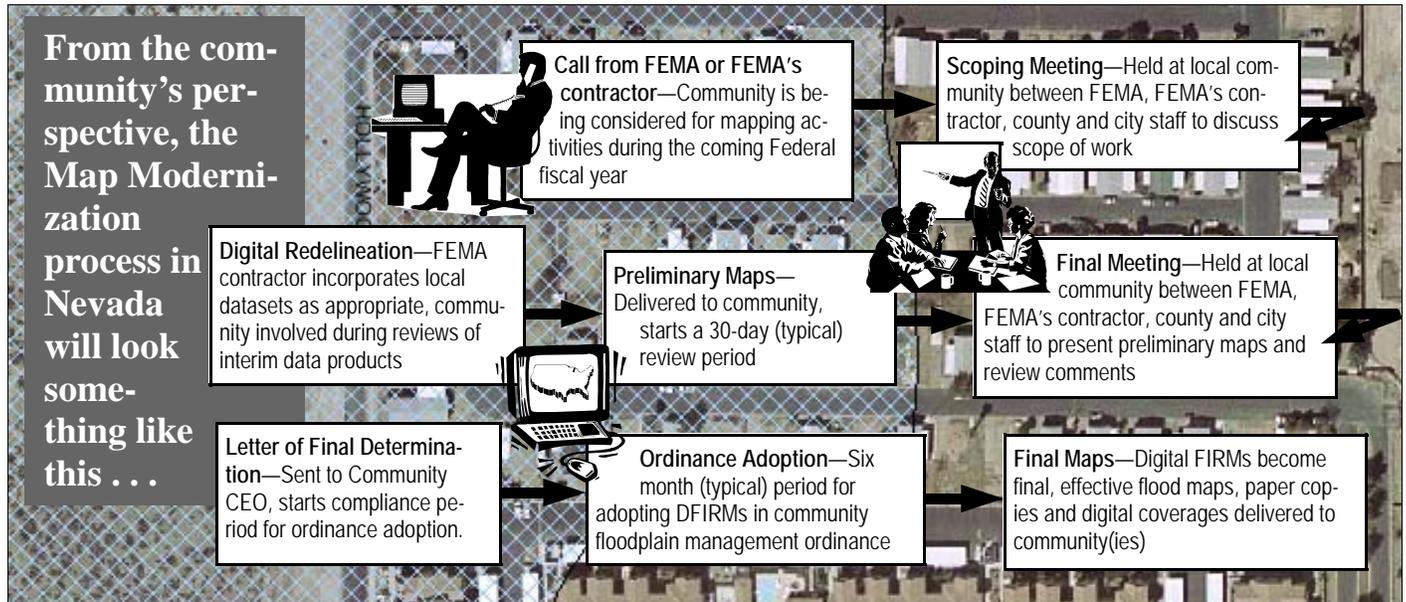
FEMA Mapping Engineer for Nevada:
Les Sakumoto, FEMA Region IX
510-627-7183, leslie.sakumoto@dhs.gov

FEMA Mitigation Planner for Nevada:
Sarah Owen, FEMA Region IX
510-627-7050, sarah.owen@dhs.gov

FEMA Senior Mitigation Planner:
Henry Chau, FEMA Region IX
510-627-7050, henry.chau@dhs.gov

Nevada State Floodplain Manager:
Kim Groenewold, Nevada Division of Water Resources
775-684-2860, groenewd@water.nv.gov

Map Modernization Project Schedule



The Scoping Meeting

At the beginning of FEMA's flood mapping process, an initial Scoping Meeting is held by FEMA, with FEMA's mapping contractors, and the local community staff of all impacted communities. The scope of mapping activities is discussed, resource needs and availability are identified, priorities are established, and map format and content are defined.

The Scoping Meeting is also the local community's best opportunity to bring up map inaccuracies and the availability of datasets not known to FEMA and its contractors. The advice from Tom Smythe of Lake County Watershed Protection District, California, an early participant in the Map Modernization process, is, "Be involved from the start! The Scoping Meeting is the time to bring up map inaccuracies even if it's just a straight digital redelineation."

Know Your Community's Needs

Know which are your current, effective Flood Insurance Rate Maps (FIRMs), Floodway Maps and Flood Insurance Study. Determine what is missing on them—updated corporate boundaries,

Letters of Map Revisions, new development, etc. While FEMA may be unable to address all flood map issues during the Map Modernization process, the needs will have been identified for future map maintenance.

Know What You Have

FEMA and its mapping contractors will want to use the most up-to-date data sets for the new digital FIRM (DFIRM) base. Local communities may have existing hydrologic and hydraulic studies for local areas, digital elevation data, orthophotography, up-to-date political boundary delineations, or other datasets that would be invaluable to digital FIRM production. These data sets may be leveraged by the community for participation in the Cooperating Technical Partners program.

FEMA will want to know the following information about any available data sets from the local community:

- Data availability and source
- Public domain versus proprietary

- Extent of community coverage
- Accuracy and resolution
- Projection, horizontal datum, vertical datum
- File format
- Metadata availability

It is advisable to have your Geographical Information System (GIS), engineering and/or surveying staff available for the Scoping Meeting.

Know When Your Community Will be Mapped

The schedule of Map Modernization activities for every county in the nation is available for viewing in FEMA's Multi-Year Flood Hazard Identification Plan (MHIP). The MHIP is posted on FEMA's web site www.fema.gov/fhm/mh_main.shtm and will be updated periodically by FEMA.

The FEMA mapping engineer and FEMA's mapping contractor will be contacting local floodplain managers directly to initiate scoping activities. It's to the local community's advantage to be prepared, hopefully paving the way for a smoother mapping process with FEMA.

"Be involved from the start!"

Flood Map Review and Protests

When new Flood Insurance Rate Maps (FIRMs) are produced that revise the Base Flood Elevations (BFEs), FEMA must, by law, provide the local community with a 90-day appeal period. However, when a FIRM revision does not include new or revised BFEs, such as for a digital redelineation from a paper FIRM to a digital FIRM (DFIRM), the 90-day appeal period is **not** required. In such cases the affected community is typically given a 30-day review period.

Protests

Under the National Flood Insurance Program (NFIP), an objection to a new map that does not involve proposed new BFEs is considered a protest. Protests generally involve one of the following:

- Floodplain boundary delineations
- Corporate limits
- Roads and road names

All protests must be submitted during the 30-day review period.

Local Community Responsibilities

Because the local community Chief Executive Officer (CEO) is responsible for ensuring participation in the NFIP, FEMA consults and confers with the CEO, or with a local official designated by the CEO (such as a floodplain manager, city planner, or city engineer), to resolve protests to preliminary FIRMs or DFIRMs. An individual property owner wishing to protest a new DFIRM must submit the protest to the CEO or to the designated local official so that the community can comply with NFIP regulations. The CEO or designated community official should review each protest and, when forwarding it to FEMA, should state whether the community supports the protest.

The CEO or designee may also protest on behalf of the community. In the case of a

...the local community may have as little as 30 days in which to review new FIRMs and to submit a protest to FEMA

digital redelineation, the local community may have as little as 30 days in which to review new DFIRMs and to submit a protest along with supporting data to FEMA.

Public Outreach

If a community is undergoing a restudy in conjunction with Map Modernization activities, flood zones may be revised or new types of flood zones added. In such cases, a public outreach effort is warranted to inform and educate affected residents about how the new DFIRMs will impact them.

For more information, refer to FEMA guidance

FIA-12, *Appeals, Revisions, and Amendments to National Flood Insurance Program Maps, A Guide for Community Officials*, December 1993. Free copies of FIA-12 can be obtained by contacting Mary Thorson, (775) 684-2865, mthorson@water.nv.gov.

Floodplain Management Ordinance Adoption

A critical issue relating to FEMA's mapping process is the formal adoption of new digital Flood Insurance Rate Maps (DFIRMs) in the local community's floodplain management ordinance.

Six Months or Less to Adopt

After a Final Meeting is held (and if required, the 90 day appeal period is completed), the issuance by FEMA of a Final Letter of Determination to the community Chief Executive Officer (CEO) triggers a 6 month period during which all communities affected by a new DFIRM release must formally adopt the new maps to maintain participation in the National Flood Insurance Program (NFIP). The full 6 month ordinance compliance period may be shortened if the County and all NFIP participating cities within the County agree to waive the full 6 month period.

The consequences of not adopting the new DFIRMs are very severe.

Region IX Ordinance Review

FEMA Region IX has indicated that there will be no extensions granted for adopting the new DFIRMs. Because of the challenging timeframe, Region IX staff will be assisting communities by establishing a review procedure to ensure map adoption in each community ordinance.

As the schedule approaches issuance of a

Final Letter of Map Determination, each community's floodplain management ordinance will be checked for compliance with respect to adoption of the new DFIRMs. Community ordinances must specifically adopt the new DFIRMs and accompanying Flood Insurance Study (if any) by full report name and date. Alternately, the new DFIRMs may be adopted using Automatic Map Adoption language.

Automatic Map Adoption

Communities that have incorporated Automatic Map Adoption language in their floodplain management ordinance will not need to revise their ordinance to adopt the map. Automatic Adoption language may be found in the Model Floodplain Management Ordinance for Nevada Communities:

"... and all subsequent amendments or revisions, are hereby adopted by reference and declared to be part of this ordinance."

Consequences of Not Adopting

The consequences of not adopting the new DFIRMs are very severe. If the DFIRMs have not been adopted by the effective date of the new DFIRMs, the community will be automatically suspended from the NFIP. Flood insurance policies cannot be written or renewed during the time the community is suspended.

Using the DFIRM

Aside from advantages to FEMA for facilitating flood map revisions and updates and for easier and more effective rating of flood insurance policies, the new digital Flood Insurance Rate Maps (DFIRMs) will provide numerous advantages to local communities. Potential uses of DFIRM data include:

- Building permit review
- Floodplain determinations
- Outreach projects
- Flood mitigation analysis
- Correlation with historic events
- Mailing lists

A free DFIRM viewer will be distributed

to NFIP communities with the digital FIRM data. FEMA's plans also include development of a digital map viewing application available on-line. Two prototype versions are currently available by going to the following web sites:

www.hazards.fema.gov

www.hazardmaps.gov/atlas.php

Currently for Nevada, DFIRM data is available only for Clark County. DFIRM data will be made accessible on these sites as it becomes available.

Perhaps the most powerful use of DFIRM data for the local community will be the ability to overlay flood zone information

onto other digital datasets, such as assessor's parcel data, and to conduct queries. For example, the digital flood zone information can be related to a community's parcel coverage and queried for all names and addresses for properties located in flood zones.

In order to take full advantage of the analytical possibilities available with DFIRM data, a local community will need to invest in or obtain access to Geographical Information System (GIS) software, and the necessary expertise and hardware to utilize the software. If your community does not yet have GIS capability, this may be another good reason to consider obtaining that capability.

Become a Cooperating Technical Partner

The Cooperating Technical Partners (CTP) Program is FEMA's approach to creating partnerships with participating NFIP communities, regional agencies, and State agencies that have the interest and capability to become more active participants in the FEMA Flood Hazard Mapping Program.



FEMA is seeking qualified Partners to collaborate in maintaining up-to-date flood maps and other flood hazard information.

In Nevada, Washoe County and its mapping cooperative, the cities of Sparks and Reno, are making a major contribution to base map and topographic data available for the DFIRM redelinea-

tion. This will create a superior product over the default DFIRM with Digital Orthophoto Quad base and allows Washoe County, Reno and Sparks to receive a product that is georeferenced to their local high-resolution data set.

For more information about the CTP program and to find out if the CTP program is right for your community, go to FEMA web site www.fema.gov/fhm/.

Multi-Year Flood Hazard Identification Plan

The Multi-Year Flood Hazard Identification Plan (MHIP) is a report available over the internet detailing FEMA's planned 5-year schedule and budget for providing updated digital flood hazard data and maps through the Map Modernization program. The MHIP is based on anticipated funding for Map Modernization through fiscal year 2008. FEMA has allocated anticipated funds for each FEMA Regional Office based primarily on flood risk, using factors identified with community and state input. FEMA plans to adjust the funding allocations for FY06 and later to also address need and funding leverage through Cooperating Technical Partners arrangements

The MHIP provides detailed tables and graphs of projected flood map production sequencing and projected funding allocations at the county level. Funding amounts identified for each county flood map update are based on anticipated funding for Map Modernization. The actual funding and schedule is determined at the beginning of the

fiscal year in which the project is first funded, and the mapping scope of work is further defined.

Community officials can access the MHIP through the FEMA web site: www.fema.gov/fhm/mh_main.shtm.

Access the MHIP at: www.fema.gov/fhm/mh_main.shtm.

IMPLEMENTATION OF COMMUNITY FLOODPLAIN MANAGEMENT DURING POST-DISASTER RECONSTRUCTION

**David I. Maurstad, Acting Director
Mitigation Division, FEMA
U.S. Department of Homeland Security**

The following is the text from a memorandum issued on September 22, 2005 from David I. Maurstad, the Acting Director of FEMA's Mitigation Division in Washington D.C. Released in response to the unprecedented hurricane disaster in the U.S. Gulf Coast region, the memorandum addresses post-disaster reconstruction and Federal agency compliance with Executive Order 11988—Floodplain Management.

In the aftermath of a major flood disaster there is an urgent need to expedite the repair and reconstruction process of damaged homes and businesses to rush a community's return to normalcy. This memorandum is to emphasize that it is in the long-term best interest of victims of the disaster and taxpayers that damaged buildings are reconstructed using methods and practices which will minimize future damages from flood events. Sections 1315 and 1305 (c) of the National Flood Insurance Act of 1968 prohibit FEMA from providing the purchase of flood insurance unless a community adopts and enforces a floodplain management ordinance that meet or exceed minimum NFIP criteria. Therefore, communities participating in the NFIP will be expected to continue to enforce the provisions of their floodplain management ordinances during the reconstruction period. We will support communities in complying with NFIP through technical assistance and by providing resources.

Federal agencies involved in the reconstruction process will also have to apply Executive Order 11988, Floodplain Management, to

their actions. This Executive Order directs Federal agencies to avoid the long- and short-term adverse impacts on floodplains and assert leadership in reducing flood losses. FEMA has a responsibility to apply E.O. 11988 to its own actions under 44 CFR Part 9. As the consultation agency under the Executive Order, FEMA also provides technical support to other Federal agencies on implementation of their Executive Order regulations. It is in FEMA's interest to assist other agencies to the degree possible since their actions at a minimum should be consistent with the minimum requirements being enforced by NFIP communities. An important part of this effort will be applying the Executive Order to critical actions. A "critical action" is defined as those for which even a slight chance of flooding would be too great, such as the rebuilding of hospitals, nursing homes, and hazardous waste facilities. We will support FEMA and other Federal agencies in complying with these requirements in an effort to protect properties from future flood damages.

Through the implementation of local floodplain ordinances alone, it is estimated that \$1.1 billion in flood damages are prevented annually and structures built to NFIP criteria experience 80% less damage through reduced frequency and severity of losses. As a result, it is imperative that we continue to protect the nation's future investments by ensuring that communities implement floodplain management regulations and continue to support FEMA and Federal agencies to comply with Executive Order 11988, as it relates to building in the floodplains.

Mandatory Flood Insurance Training for Agents

Section 207 of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004) required FEMA to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA published a description of its implementation of Section 207 in a September 1, 2005 Federal Register notice, along with an outline of the required course content for agent train-

ing.

Required topics include:

- Introduction to the National Flood Insurance Program
- Flood Maps and Zone Determinations
- Flood Policies and Products Available
- General Rules for Coverage
- Claims Handling Process
- Agent Resources through FEMA

Agent training will be coordinated through each State's Insurance Commissioner. In Nevada, Alice A. Molasky-Arman is the State Insurance Commissioner and heads the Insurance Division of the Department of Business and Industry.

For a schedule of training available to insurance agents in Nevada, go to the FEMA Region IX web site www.fema.gov/nfip/a_wshop9.shtm.

The CLOMR—Conditional Letter of Map Revision

What is a CLOMR?

FEMA's review and comment on a project that is proposed within the Special Flood Hazard Area is referred to as a Conditional Letter of Map Revision (CLOMR). A CLOMR comments on whether the proposed project meets the minimum floodplain management criteria of the National Flood Insurance Program (NFIP) and, if so, what revisions will be made to the community's NFIP map if the project is completed as proposed.

When is a CLOMR required?

There are only two situations where NFIP regulations *require* a CLOMR to be obtained from FEMA before a project can be built. The first is for a project on a stream or river that has been studied through detailed hydrologic and hydraulic analyses and for which Base Flood Elevations (BFEs) have been specified, but a floodway has not been designated. If the community proposes to allow development that would result in more than a 1.0 foot increase in the BFE, a CLOMR must first be obtained.

The second situation requiring a CLOMR is for a project on a stream or river for which detailed analyses have been conducted and BFEs and a floodway have been designated. If the community proposes to allow development totally or partially within the floodway that would result in any (greater than 0.0 foot) increase in the BFE, a CLOMR must be obtained.

There are only two situations where NFIP regulations require a CLOMR...

Can I get a CLOMR when it's not required?

Although the two situations described above are the only *requirements* to obtain a CLOMR prior to permitting development, FEMA will review and comment and, if appropriate, issue a CLOMR for any proposed project when requested by a participating community. All requests for CLOMRs must be supported by detailed flood hazard analyses prepared by a qualified professional engineer. The specific data and documentation requirements are contained in Part 65 of the NFIP regulations and in FEMA's application/certification forms (MT-2). To defray costs to NFIP policyholders, FEMA charges fees to recover review costs. Specific information on the fee schedule and exemption requirements are contained in the MT-2 forms.

Does an approved CLOMR change the FIRM?

No. An approved CLOMR does not legally modify the current existing Flood Insurance Rate Map (FIRM); only an approved Letter of Map Revision (LOMR) will do this. The LOMR process following an approved CLOMR, however, is more streamlined than for a LOMR that does not follow a CLOMR. Also, the fee required to process a LOMR following a CLOMR is considerably lower.

What about Flood Insurance?

It is important to remember that unless and until a final Letter of Map Revision is approved, the mandatory purchase requirement for flood insurance will continue to apply in the CLOMR project area, and flood policy rates will be based on base flood elevations from the current, effective FIRM.

... until a final Letter of Map Revision is approved, the mandatory purchase requirement for flood insurance will continue to apply...

As an example, a proposed subdivision is built based on an approved CLOMR that accounts for flood control and drainage im-

provements removing the area from the Special Flood Hazard Area. Lowest floors in the subdivision are built at or above BFEs on the approved CLOMR but lower than BFEs shown on existing FIRMs. Unless a final LOMR is approved, incoming homebuyers who thought they would be exempt from the flood insurance requirement could find themselves with a force-placed flood insurance policy at an annual rate that penalizes them for having a lowest floor below base flood elevation.

For more information on CLOMRs and LOMRs, refer to FEMA guidance FIA-12, *Appeals, Revisions, and Amendments to National Flood Insurance Program Maps, A Guide for Community Officials*, December 1993. Copies are available for free by contacting Mary Thorson, Nevada Floodplain Management Program, (775) 684-2865, mthorson@water.nv.gov.

Flood insurance claims filed as of October 17: Katrina 191,012; Rita 11,652
Source: FloodSmart.gov

Emergency Management Institute Training

Courses Conducted by the Emergency Management Institute (EMI)

Mitigation Curriculum

Schedule for October 1, 2005 through
September 30, 2006

E172 - Advanced HAZUS Multi-hazards for Flood

May 1-4, 2006
August 14-17, 2006

E190 - ArcGIS for HAZUS Mitigation Users

October 11-13, 2005
February 6-8, 2006

E194 - Advanced Floodplain Management Concepts

December 12-16, 2005
June 26-29, 2006,
August 28-31, 2006

E234 - Digital Hazard Data

January 30-February 2, 2006

E241 - Advanced Cooperating Technical Partners

March 13, 16, 2006
September 25-28, 2006

E273 - Managing Floodplain Development thru the NFIP

December 5-9, 2005
July 31-August 3, 2006

E276 - Benefit-Cost Analysis: Entry-Level Training

November 7-9, 2005
June 19-21, 2006

E278 - NFIP/Community Rating System (CRS)

April 17-20, 2006
August 14-17, 2006
September 18-21, 2006

E279 - Retrofitting Flood prone Residential Buildings

August 21-25, 2006

E296 - HAZUS Multi-Hazard/DMA 2000 Risk Assessment

August 28-30, 2006

E313 - Basic HAZUS Multi-hazards (MH)

December 5-8, 2005
July 10-13, 2006

E317 - Comprehensive Data Management for HAZUS Multi-Hazards

September 11-14, 2006

E344 - Mitigation Planning for Tribal Officials

April 10-13, 2006

How to Apply: Applicants to EMI must submit a Standard General Admission Form (FEMA Form 75-5) to Kim Groenewold, Nevada Floodplain Management Program, groenewd@water.nv.gov, or by FAX (775) 684-2811. Forms and detailed information about the courses are available on FEMA's web site: training.fema.gov

FEMA Training for Lenders and Insurance Agents

Courses Conducted by FEMA Insurance Contractor, Computer Sciences Corp.

None scheduled in Nevada at this time.
Check the FEMA web site
www.fema.gov/regions/ix/r9_nfip.shtm

for a list of Lender and Insurance Agent Workshops to be held in Region IX.

How to Apply: Please contact the Edie Lohman at (916) 780-7905, Lohmannnfip@hotmail.com.

Nevada Floodplain Management Training

Courses Conducted by the FEMA Region IX and NDWR

None scheduled at this time.
Check the NDWR web site
water.nv.gov/flood/training_calandar.htm

for new postings of workshops as they become available

How to Apply: For more information or to register, contact Mary Thorson at (775) 684-2865, mthorson@water.nv.gov.

Nevada Flood Management News
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We're on the Web
<http://water.nv.gov>

NEVADA

Flood Management News



Dept. of Conservation & Natural Resources - 0495

We've moved!!

The Nevada Floodplain Management Program has moved to the new Richard Bryan Building, 901 South Stewart Street, Suite 2002, Carson City, Nevada 89701. Come visit the Division of Water Resources on the 2nd floor.