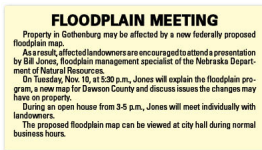


Property owners in floodplain urged to view map

Written by Elizabeth Barrett

Wednesday, 04 November 2009 22:42 -



FEMA plan includes more high water, hazardous land in Gothenburg.

More Gothenburg property south of the Union Pacific Railroad tracks is included in a proposed flood plain map.

That means some folks might have to buy flood insurance and follow special regulations when building or adding on to existing structures.

Because of the new flood plain map of Dawson County, proposed by the Federal Emergency Management Agency, officials want to ensure Gothenburg residents know what it involves.

Maps of flood-risk areas came about in 1968 when Congress established the National Flood Insurance Program because of escalating costs to taxpayers for flood disaster relief.

“The program is based on the agreement that if a community practices sound floodplain management, the federal government will make flood insurance available to residents in that community,” FEMA officials said.

Dan Yancy, of Yancy Insurance who is a certified flood insurance agent listed on FEMA’s Web site, said property owners don’t have to buy flood insurance unless a loan company requires it.

Yancy said certified flood insurance agents like himself have a contract with insurance companies who are licensed through the federal government to sell the insurance.

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Flood insurance is a separate policy from homeowner's insurance which doesn't cover flooding from surface water, he noted.

Gothenburg city council members first adopted a flood hazard map in 1974 which was updated in 1990.

City administrator Bruce Clymer said residents need to view the proposed map to see if they are affected.

The map is available at city hall during business hours.

The area at greatest risk for flooding in Gothenburg has increased in the last 19 years.

In a nutshell, areas in the flood plain (see map) within the city are generally from Interstate 80 north to First Street on the west side of Highway 47 and to Fifth Street on the east side of Highway 47.

Lake Helen on the north end of Gothenburg is considered within the flood plain as is the tail race that flows from the lake south to the Cozad Canal.

Because the proposed flood plain has increased area wise since 1990, Clymer said residents need to know whether or not they are affected.

For example, the current floodplain doesn't include where Baldwin Filters is now located.

"It stays south of First Street," Clymer said.

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Another change is in base flood elevations (BFE) which is the computed elevation floodwater is anticipated to rise during a flood.

FEMA officials describe the relationship between a BFE and a structure's elevation as what determines the flood insurance premium.

Since Gothenburg's 1990 map was adopted, BFEs have risen two to three feet.

What that means, Clymer said, is that new structures built after the new flood plain map is adopted might need additional fill before they're constructed.

FEMA officials said the new map will not affect continuing insurance policies for a structure built in compliance with local floodplain regulations and the flood map in effect at the time of construction.

If the structure is substantially improved or damaged, they said the entire structure will have to conform with floodplain requirements and the BFE used when repairs are made.

If property owners have flood insurance in a zone not included in the current flood plain, Yancy said their insurance will be grandfathered in when the new plan is adopted if they don't allow it to lapse.

"It's important that people have flood insurance or have it in place before the new map is adopted," Clymer said.

Instead of including just cities, the new FEMA floodplain maps now include counties.

Gothenburg city council members must adopt the plan or the city can no longer be part of the

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federal insurance program.

After community review and public meeting Nov. 10, comments will be sent to FEMA.

If needed, a 90-day appeal period will be scheduled.

Clymer said the city has up to six months to adopt the plan after FEMA determines the floodplain map.

When it first became available, Clymer said city officials viewed the proposed map and tried to identify property owners who might be affected by the changes.

They then sent about 100 letters to property owners letting them know about the public meeting.

Clymer said the new map has nothing to do with the ample rainfall the city has received the past year but is based on a 100-year flood plain.

A designated flood plain area has a 1% chance of flooding each year.

“The new map is a government interpretation of the chance of flooding or being flooded out every year,” he explained.

In the past, the city building inspector has also been the floodplain inspector, insuring that builders have a floodplain elevation certificate to prove structures in the floodplain have been built above it.

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