

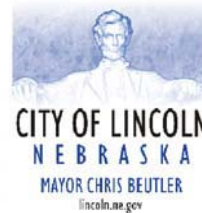
FOR MORE INFORMATION

- ◆ For more information on floodplain and *Floodprone Areas* in the City of Lincoln, go to lincoln.ne.gov and type in keyword “*Watershed*”. Click on the “Interactive Floodplain and Floodprone Areas Map” link under the “Maps” tab. This map shows the current FEMA map for the City of Lincoln as well as those *Floodprone Areas* that have been adopted locally. For a tutorial on how to use the maps, click on the “Tutorial for Interactive Map” link under the “Maps” tab.
- ◆ For general information on floodplains, flood insurance, and flood safety, go to: www.dnr.ne.gov/floodplain/floodplain.html
www.fema.gov/business/nfip
www.floodsmart.gov
- ◆ For information on obtaining flood insurance for a property, consult your insurance agent.
- ◆ You also can contact the following City of Lincoln Departments for more information:

For information on floodplain map updates and floodprone areas: Watershed Management - (402) 441-7701.

For information on current FEMA floodplain maps and information for a property known to be in a floodplain: Department of Building and Safety – (402) 441-7882.

IF YOU’RE
BUYING A HOME,
PROTECT YOURSELF
BY LEARNING MORE
ABOUT
FLOODPLAIN ISSUES
IN LINCOLN.

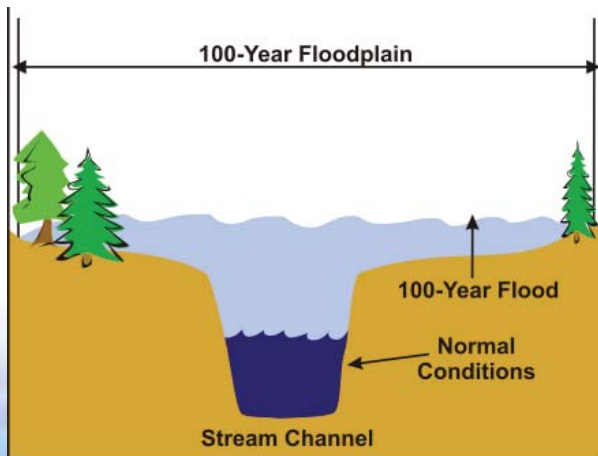


BE FLOOD SMART –
KNOW FLOODPLAINS
IN LINCOLN

PROTECT YOURSELF FROM FLOODING - KNOW THE FACTS

KNOW LOCAL FLOOD HAZARDS

- ◆ Before purchasing a property, be sure to check on the flood hazard information for the area. To learn how to check this information, see the “For More Information” section of this brochure.
- ◆ The 100-year floodplain is the land next to a stream or watercourse that is at risk from flooding due to the 100-year flood, which has a one percent chance of being equaled or exceeded in any given year. For an illustration of what the 100-year floodplain would look like from a side view, see the illustration below.
- ◆ For a building in the 100-year floodplain, there is a 26 percent chance of being flooded over the life of a 30-year mortgage.



- ◆ Ask the real estate agent and the seller if the property is in a floodplain or subject to any other known flood hazards.

FLOODPLAIN MAPPING UPDATES

- ◆ The Federal Emergency Management Agency (FEMA) issues 100-year floodplain maps for the City of Lincoln. The City of Lincoln, in cooperation with FEMA and the Lower Platte South NRD, is in the process of completing technical studies to update floodplain maps for several streams in the Lincoln area.
- ◆ The City of Lincoln is completing the floodplain map updates as part of FEMA's Map Modernization Initiative, a nationwide program for floodplain map updates. The updates produced by the City of Lincoln will eventually be reflected on the FEMA floodplain maps for the City.
- ◆ The purpose for updating these floodplain maps at this time is to provide the best possible flood hazard information for public safety purposes.

LOCALLY ADOPTED FLOODPRONE AREAS

- ◆ The City of Lincoln is adopting completed floodplain studies locally for regulation purposes once FEMA has approved the technical study.
- ◆ The City uses the terminology *Floodprone Area* for updated floodplains that have been adopted locally but are not reflected on the FEMA floodplain maps.
- ◆ If a stream has a *Floodprone Area*, this is the same as having a floodplain for regulation purposes. The only other difference between a FEMA floodplain and a *Floodprone Area* is that there is no federal mandatory purchase of flood insurance requirement for property in a City adopted *Floodprone Area*. However, when these floodplain updates are adopted by FEMA, mandatory purchase of flood insurance requirements will apply.
- ◆ If a property is in a *Floodprone Area*, flood insurance is available for the property. You may be able to obtain a lower cost flood insurance policy by obtaining insurance prior to adoption of the updated floodplain maps by FEMA.
- ◆ Additional floodplain map update studies for streams in the Lincoln area are anticipated to be completed, so always be sure to check on the status of a property before buying!