

DAWES COUNTY COMMISSIONERS

PUBLIC MEETING

JANUARY 10, 2012

The public convened meeting of the Dawes County Commissioners was declared open at the hour of 7:12 P.M. on the 10th day of January 2012 at the Dawes County Fairgrounds and published pursuant to public notice as required by law. One hundred thirty-nine (139) people were in attendance. The meeting was called to order by Commissioner Johnson. Roll was called and the following Commissioners were present: Commissioners' Johnson and Swinney with Stewart absent at roll call. Also present was Cheryl Feist, Dawes County Clerk. The Chairman announced the location of the Open Meetings Act and reported copies of the Act are available by anyone requesting them. The purpose of the public meeting was to educate the public re: flood insurance and give the public the opportunity to ask questions relevant to the flood insurance program. Commissioner Johnson gave a brief presentation regarding the adoption of flood insurance in Dawes County and introduced Becky Paulsen, Floodplain Manager/Zoning Administrator for Dawes County. Becky Paulsen in turn introduced the following guests, Bill Jones and Katie Ringland with the Department of Natural Resources and Dean Ownby of FEMA. Dean Ownby through the course of the evening provided the following information as to FEMA's role in the flood insurance program. He explained that FEMA's regulations re: flood insurance are determined by the United State Congress and presented a brief history of the flood insurance program. There are 20,000 communities nationwide participating in the flood insurance program with 400 of those communities in the State of Nebraska. FEMA is also responsible for the mapping that identifies flood risk. Lenders, not FEMA, require the flood insurance. A questionnaire was discussed with those present. Flood insurance is only required on buildings in a flood zone and only if an individual has a loan from a federally regulated institution. If you don't have a mortgage, flood insurance isn't required.

Individuals can build in the flood zone upon obtaining a permit from the Floodplain Administrator and ensuring that the lowest floor of the building (including the basement) is at least one (1) foot above the base flood elevation (BSE). In addition, a survey at the individuals' expense would be required to insure compliance before building or making any improvements to an existing building. Katie Ringland explained how the base flood elevation is determined. Different tools used in determining the BSE are statistics, topographical maps, quads, etc. In the event a floodplain map has error's FEMA does offer a Letter of Map Amendment (LOMA) to correct the error. These letters should then be taken to your lender. Bill Jones reported licensed agents can sell flood insurance with a requirement to have one policy per building and rates are based upon building specifications. Anything built or existing prior to the June 16, 2011 floodplain maps being developed by FEMA would be considered grand-fathered and flood insurance rates would be cheaper. Withdrawal from the flood insurance program would eliminate federally funded grants and FEMA assistance with declared disasters by the President of the United States. The public meeting adjourned at 8:13 P.M. The general public was invited to stay and visit privately with representatives from the State of Nebraska, FEMA and the Floodplain Manager. **Disclaimer: A copy of those in attendance, frequently asked questions, Agenda, etc. will become a part of these minutes and is available for public inspection during normal business hours in the Clerk's Office.**

ATTEST: _____ DAWES COUNTY COMMISSIONERS

CHERYL FEIST

DAWES COUNTY CLERK _____