# **Flood Lines**

New Hampshire Floodplain Management Program Volume XVI Issue 4 Summer 2023

## Hurricane Season is Here. Learn How to Prepare for a Flood Now.

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The official start of the Atlantic Hurricane Season began on June 1st and lasts through November 30th. Now is the time to prepare your home, family, and business for potential hurricanes and tropical storms, including potential effects of flooding. Learn about five simple things you can do today to protect yourself, your loved ones, and your property from the impacts of flooding.

## 1. Find out if you live in or near a high risk flood zone.

Visit the **<u>NH Flood Hazards Viewer</u>** and type in your address to view flood zones. Zones that begin with the letter A or V are high risk zones.

#### 2. Buy flood insurance.

Consider buying flood insurance even if you're in a low risk flood zone. Over 20% of flood insurance claims are in lower risk flood zones. Plus, most homeowner's policies do not cover flooding. Contact your insurance agent or visit **floodsmart.gov** to learn more.

## 3. Sign-up for emergency alerts.

Get the latest emergency notification for your area by signing up for <u>NH</u> <u>Alerts</u> or downloading the NH Alerts mobile app to receive free emergency notifications, including weather alerts.

## 4. Make an emergency kit.

Have an emergency kit ready to go in case you and your family need to evaluate in a hurry. At a minimum, you'll need a 3-day supply of food, water and medications. Don't forget to include supplies for your pets! Learn more about what to include at <u>www.readynh.gov/emergency-kits.htm</u>.

## 5. Make an emergency plan.

Before flooding occurs (or another disaster), sit down with your family and decide what you'll do in an emergency. Learn more and download a plan you can fill out at <u>https://www.readynh.gov/documents/family-emergency-plan.pdf</u>.

## Learn how to prepare at <u>ReadyNH.gov</u>







## NH Office of Planning and Development's New Website is Live!

The New Hampshire Office of Planning and Development (OPD) moved to its new website this past May. All of the NH Floodplain Management Program's webpages and resources have been transferred over and are now available on the new website. If you haven't already, be sure to update any bookmarks you may have. You can access the website by either clinking the direct link below or typing NHOPD.com into the address bar of your browser.



The Office of Planning and Development (DPD) administers the National Hood Insurance Program (NHP) in New Hompshire. The NHP is a partitientiation between a community and the federal government. Communities participate by agreeing to adopt and enforce and endoptain management ordinance designed to reduce future flood risks and in return all residents in those participating communities (whether In floodplain or not) can purchase flood

If you have any questions about the new website or any issues accessing it, please email <u>planning@</u> <u>livefree.nh.gov</u>.

## NHOPD.com NH Floodplain Management Program Webpage

## **Understanding and Managing Flood Risk: A Guide for Elected Officials**

Floodplain management protects people and property. The Association of State Floodplain Managers (ASFPM) three-part guide breaks down the key information you need to fulfill your responsibility as an elected official.

Wise flood management provides the means to address your flood problems before, during, and after an event, as well as create sustainable development for future generations.

#### **Volume I: The Essentials**

Learn the essentials that elected officials need to know about flood risk in their communities.

#### **Volume II: Moving Beyond the Essentials**

Take a deeper dive into property protection, flood insurance, managing and strengthening local floodplain management programs, and more.

#### **Volume III: Success Stories**

Explore case studies and interviews from a variety of communities nationwide that successfully tackled flood mitigation.

For the full guide, visit no.floods.org/ElectedOfficialsGuide



## **New Hampshire Mapping Updates**

#### **Contoocook River Watershed**

FEMA has recently released preliminary maps for communities within Hillsborough and Merrimack Counties. The maps are available for viewing on **FEMA's Flood Map Changes Viewer** and for download on **FEMA's Map Service Center**. Next steps include a FEMA hosted Consultation Coordination Officer (CCO) Meeting with local officials to present the preliminary maps and answer any questions. This meeting has not been scheduled as of this date.

#### **Merrimack River Watershed**

FEMA has recently released preliminary maps for communities within Rockingham County. The Maps are available for viewing on **FEMA's Flood Map Changes Viewer** and for download on **FEMA's Map** <u>Service Center</u>. A FEMA hosted Consultation Coordination Officer (CCO) Meeting with local officials to present the preliminary maps and answer any questions. The recording of this meeting is <u>now</u> <u>available</u>.

## Middle Connecticut (Ashuelot River/Connecticut River) Watershed

FEMA held a Work Map Meeting on March 29 and 30, 2023. This meeting provided community officials the chance to review and provide early feedback on the draft versions of the preliminary FIRMs for their community.

For all mapping updates, visit Current NH Floodplain Mapping Activities

## When will my community get new flood maps?

Completing a Risk MAP project is a multi-year process. As this is the first time many NH communities are going through the Risk MAP process, please refer to our **Risk MAP Program Bulletin**, which includes a timeline and description of each step in the process.

## Why are there so many Risk MAP Projects in NH?

Risk MAP Projects are completed by watershed, though final maps are released for communities by county. For example, the Risk MAP Study for the Pemigewasset Watershed has been completed, but preliminary FIRMs have only been released for communities within Grafton County at this time. This also means that communities located within multiple watersheds may have multiple FIRM panels released at different times, as each watershed project is completed.



## **FEMA's National Mitigation Planning Policy Update Now in Effect**

In April 2022, FEMA released updates to the **<u>State</u>** and **<u>Local</u>** Mitigation Planning Policy Guides. The policies went into effect on April 19, 2023, for all plan approvals. This means hazard mitigation plans approved on or after this date must meet the requirements of the updated policies.

The Local Mitigation Planning Policy Guide is FEMA's official policy on, and interpretation of, local hazard mitigation planning requirements. The guide facilitates consistent evaluation and approval of local mitigation plans and compliance with the mitigation planning requirements when updating plans. The primary users of this guide are the federal and state officials who review and approve local mitigation planning requirements. Local mitigation planners also use the guide to understand minimum mitigation planning requirements. Local mitigation planners are encouraged to use the guide and other related materials to better understand the regulatory and policy requirements as well as fully leverage the planning process to engage stakeholders and increase community resilience.

Not sure if your Community adopted the updated policy and now has an approved plan? Check the <u>Plan</u> <u>Status Map</u>.

## **FEMA's Local Mitigation Planning Handbook**

The Local Mitigation Planning Handbook guides local governments, including special districts, as they develop or update a hazard mitigation plan. This Handbook will:

- Help local governments meet the requirements in the <u>Local</u> <u>Mitigation Planning Policy Guide</u> and Title 44 of the Code of Federal Regulations (CFR) for FEMA approval. An approved, adopted mitigation plan is a gateway to apply for <u>FEMA</u> <u>Hazard Mitigation Assistance (HMA)</u> and <u>High Hazard</u> <u>Potential Dam (HHPD)</u> grant programs.
- Provide useful ideas and approaches that aid communities in reducing vulnerabilities and long-term risk from natural hazards and disasters through planning.



Local Mitigation Planning Handbook





## Publication Spotlight: Building Community Resilience with Nature-Based Solutions

Communities across the United States are facing the impacts of natural disasters. Flooding, heat, drought, landslides, wildfires and other hazards threaten lives, properties and economies. Because of climate change, these events happen more often with more intensity and more costs. They can overwhelm current public services and assets. They can also forever change cities and towns. Local communities plan for and carry out risk reduction strategies to address these hazards.

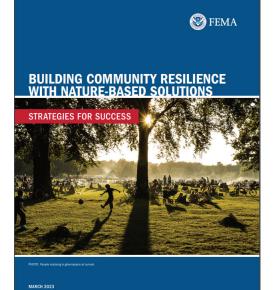
Nature-Based Solutions (NBS) are among many tools that can help reduce damage and increase a community's ability to bounce back from a disaster. When designed the right way, NBS can absorb floodwaters, reduce a wildfire's intensity and minimize droughts. NBS also offer many added benefits, also called multiple or co-benefits, that can address several issues at once. For example, they can:

- Improve air and water quality.
- Lower air temperature.
- Improve a community's appearance and well-being.
- Increase wildlife habitat.
- Increase nearby property values.
- Provide workforce development, educational and recreational opportunities.

This is not a technical guide for planning, constructing or funding NBS. It covers the value of each strategy and suggests how to move forward with NBS projects. This FEMA guide gives community leaders five main strategies to carry out NBS projects:

- Building Strong Partnerships
- Engaging the Whole Community
- Matching Project Size with Desired Goals and Benefits
- Maximizing Benefits
- Designing for the Future

## View the Guide: Building Community Resilience With Nature-Based Solutions



## What are Nature-Based Solutions (NBS)?

NBS add natural features or processes to the built environment. Some people use the terms green or natural infrastructure, bioengineering, or Engineering with Nature®.



## In Case You Missed It....

## **Floodplain Management Basics for Community Officials**

This webinar covered basic information and guidance about the National Flood Insurance Program (NFIP), FEMA flood maps and studies, community floodplain regulations, and the responsibilities of a NFIP participating community to remain in good standing in the program. This webinar was provided by the New Hampshire Office of Planning and Development and State Floodplain Management Program, administrator of the National Flood Insurance Program in New Hampshire.

## Floodplain Variances

This webinar covered the three additional variance criteria that a Zoning Board of Adjustment (ZBA) must consider for development in a FEMA-mapped floodplain area in addition to the state's 5 variance criteria. Additionally, guidance and best practices were shared to assist ZBAs in their decision-making process. This webinar was provided by the NH Floodplain Management Program at the NH Office of Planning and Development's Spring 2023 Planning and Zoning Conference.

## FEMA Region 1 Virtual Mapping 101 Workshop

Attendees learned about FEMA's flood mapping program, flood insurance rate maps, and more. This webinar was held on May 23, 2023. The recording to this webinar should be posted shortly.

## National Dam Safety Awareness Day – May 31, 2023

National Dam Safety Awareness Day not only commemorates the past, it calls us to action. Dam Safety is a shared responsibility. Know your risk, know your role, know the benefits of dams and take action. Make a difference in your community and Learn about National Dam Safety Awareness Day.

## May was National Building Safety Month

May marked Building Safety Month. Let by the **International Code Council**, this international campaign raises awareness about the importance of modern building codes and strong building code enforcement.



## Publications, Media, and Resources Available

## Cost of Flood Insurance for Single-Family Homes Under Risk Rating 2.0

The National Flood Insurance Program (NFIP) uses Risk Rating 2.0, a new method for calculating flood insurance rates based on a unique combination of rating variables for each property to reflect its flood risk. These examples show the cost of flood insurance for single-family homes under Risk Rating 2.0, using data from single-family policies renewed before Sept. 30, 2022. These exhibits will be updated and revised once all policyholders have renewed their policies under Risk Rating 2.0.

## New Elevation Certificate Fact Sheet

Last month FEMA published a new Elevation Certificate fact sheet for property owners. This fact sheet explains how an Elevation Certificate is useful in the new Risk Rating 2.0 insurance premium rating methodology, how it is used for construction and regulatory purposes, and how to obtain an Elevation Certificate.

## **Building Code Toolkit for Homeowners and Occupants**

The FEMA Building Codes Toolkit offers basic guidance and tools to help homeowners and occupants learn about building codes and how they can make a home more resilient against natural hazards.

## New FEMA Technical Bulletin 10, Reasonable Safe from Flooding Requirements for Building on Filled Land

This Technical Bulletin provides guidance on the National Flood Insurance Program (NFIP) requirements related to determining that buildings constructed on fill will be reasonable safe from flooding during the occurrence of the base flood. Guidance is provided for the placement of fill and the parameters for the design and construction of buildings on filled land that has been removed from Special Flood Hazard Areas (SFHAs) through the flood map revision process managed by FEMA.

## EPA Releases Disaster Resilient Design Concepts

The potential for disaster increases as communities expand into hazard-prone areas and climate change alters the frequency, severity, and locations of threats. The EPA recently released a new resource featuring disaster-resilient designs that can help communities reduce the impact of disasters, recover more quickly, strengthen local economies, and create safer, more equitable places to live by reducing hazards especially for those most vulnerable. In addition to sparking awareness among community stakeholders, this document can bridge a larger discussion with emergency managers, land use planners, utility managers, forestry and parks departments, watershed managers, and community-based organizations.



## **It's National Pet Preparedness Month**

Make pet safety a priority this Pet Preparedness Month. Include them in evacuation drills, have their vaccinations up-to-date and prepare a list of friends, family members and shelters that can care for your pet in an emergency. Learn more at **<u>ReadyNH.gov</u>**.



## **Connect with us!**

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