

Flood Lines

New Hampshire Floodplain Management Program
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Gathering As-Built Elevations: What Local Floodplain Administrators Need to Know

Written by Katie Paight, State Floodplain Management Coordinator

For local floodplain administrators, ensuring compliance with your local floodplain regulations is one of the key requirements to remain in good standing in the National Flood Insurance Program (NFIP). In Special Flood Hazard Areas (SFHAs, also known 100-year flood zones), communities are required to obtain and maintain on file the as-built elevation of the lowest flood or a structure that is newly constructed or substantially improved. If a non-residential structure is floodproofed, the community is also required to obtain as-built elevation to which the structure was floodproofed.

A best practice is to require as-built elevations as a condition to issue a Certificate of Occupancy (CO). If your community doesn't issue COs, then an option is to have the applicant sign an agreement to submit at the time of application, which says they agree to submit as-built documentation following the completion of the development.

While elevation data is only required to be obtained after the development is completed, gathering elevation data at certain points throughout the construction process can help ensure the structure meets local requirements. For example, requiring as-built elevations during construction, such as when a foundation is poured, can help prevent any big fixes that would otherwise need to be made afterwards to ensure compliance. It is much easier to correct a lowest floor height when only the foundation has been poured than after the entire structure is completed.

Once as-built documentation is submitted, the Floodplain Administrator must review all required as-built documentation and other documentation submitted by the applicant for completeness and accuracy. Keep these questions in mind when reviewing the data – does the as-built elevation meet our community's local floodplain regulations? Does the as-built elevation meet the permit that was issued for the development?

While there is no requirement for how communities obtain this data, one of the most popular methods is through the use of FEMA's Elevation Certificate and Dry- Floodproofing Certificate. If a community participates in the Community Rating System, the use of these forms is required.

Learn More

[Floodplain Permit Process, Applications and Certificates Webpage](#)

Updated Elevation Certificate and Dry Floodproofing Certificate

On July 7, 2023, the new FEMA Elevation Certificate (EC) and Dry-Floodproofing Certificate for Non-Residential Structures (Floodproofing) forms became available. On August 9, 2023, FEMA extended the use of the previous EC and Floodproofing forms until November 1, 2023. [Learn more.](#)

Below is information on how to access the new forms, resource links, and highlights of the revisions to both forms, which have also been posted on our [Floodplain Permit Process, Applications, and Certificates website page](#). Our office will be developing and holding a training on the new forms and will share that information once available. If you have any questions in the meantime, please let us know.

How to Access the New Forms

The new forms can be downloaded from [FEMA's website](#). Troubleshooting accessing this form? View troubleshooting methods [here](#).

Elevation Certificate Resources:

- [FEMA 7/7/23 Memo and Guidance to Insurance Agents about New Elevation Certificate](#)
- [FEMA Understanding Elevation Certificates Fact Sheet \(March 2023\)](#)
- [Fact Sheet #2: FEMA Elevation Certificate](#)
- [FEMA's Elevation Certificate Training Slides \(August 2023\)](#)
- [FEMA's Dry Floodproofing Certificate Training Slides \(August 2023\)](#)



New Hampshire Mapping Updates

Pemigewasset River Watershed

On August 8, 2023, FEMA issued a Letter of Final Determination (LFD) that will finalize the preliminary Grafton County Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) report that were originally issued in 2021. These FIRMs and FIS report will become effective on February 8, 2024. The NH Floodplain Management Program will be in contact with these communities with details related to the map adoption process.

NH OPD Ordinance Reviews

As part of the FEMA mapping projects underway across the state, the NH Floodplain Management Program is in the process of reviewing local floodplain regulations of communities within these mapping projects areas. Over the next few years, we will be sending the results of these reviews to communities to make any amendments, if needed.

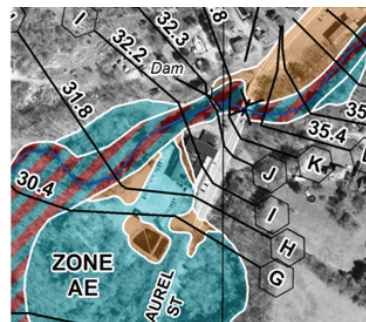
For all mapping updates, visit
[Current NH Floodplain Mapping Activities](#)

Flood Map Updates Guide

The FEMA Region 1 office in Boston has created a [Flood Map Updates Guide](#) that illustrates the map update process under the [FEMA Risk MAP program](#). This is a great resource for community officials, real estate and design professionals, and residents on what to expect in the overall [flood mapping update process](#).

FEMA Region 1 - Flood Map Updates Guide

FEMA Region 1 Mitigation
July 26, 2023



Additional Mapping Resources

[An Introduction to FEMA's Risk MAP Program](#) and [Fact Sheet](#)

This training video and Fact Sheet, developed for New Hampshire municipal officials, provides an overview of FEMA's Risk MAP Program. This training module includes a [knowledge check](#).

[Flood Hazard Mapping Updates Overview Fact Sheet](#)

This FEMA Fact Sheet provides an overview of Flood Hazard Mapping Updates.

Mark Your Calendars: Upcoming Trainings

Floodplain Management Basics for New Hampshire Community Officials

September 28, 2023 | 9:00AM-12:00PM

North Country Resources Center | 629A Main Street, Route 3 North | Lancaster, NH 03584

Registration now open!

This training is for local officials of communities who already participate in the National Flood Insurance Program (NFIP) or who are interested in joining. Learn the basics about the NFIP, including using FEMA's flood maps and studies, understanding community floodplain regulations, and the responsibilities of a NFIP participating community to remain in good standing in the program.

Preparing for Substantial Damage and Substantial Improvement

October 5, 2023 | 10:00AM-12:00PM

Whitcomb Hall | 17 Main Street | Swanzey, NH 03446

Registration now open!

Local floodplain regulations for National Flood Insurance Program (NFIP) participating communities contain minimum requirements that apply not only to new structures, but also to existing structures determined to be "Substantially Improved (SI)" or "Substantially Damaged (SD)". This training for local community officials will cover the SI/SD provisions in your local floodplain regulations, related community responsibilities, and best practices to prepare for a large-scale disaster.

Violations and Enforcement of Floodplain Management Regulations

December 6, 2023

10:00AM-12:00PM

Concord, NH

Stay tuned! More information will be announced soon on our website and through our Flood Lines email list.

In Case You Missed It...

FEMA Webinar "How to Review a 2-Dimensional No-Rise Package"

Attendees were provided information to help prepare floodplain administrators and technical reviewers for the review process on 2-dimensional models. The models are used to develop FEMA's Flood Insurance Studies and Letter of Map Revisions. This webinar was held on July 25, 2023.

Nationwide Emergency Alert Test October 4th

FEMA will conduct a nationwide test of its Emergency Alert System (EAS) and Wireless Emergency Alert (WEA) on **Wednesday, October 4, 2023 at approximately 2:20 p.m.** If the October 4 test date is postponed, the back-up testing date will be October 11.

Turn Around Don't Drown

The Centers for Disease Control and Prevention reports that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water. The next highest percentage of flood-related deaths is due to walking into or near flood waters. People often underestimate the force and power of water. Never drive around the barriers blocking a flooded road. The road may have collapsed under that water. A mere 6 inches of fast-moving flood water can knock over an adult. It takes just 12 inches of rushing water to carry away most cars and just 2 feet of rushing water can carry away SUVs and trucks. It is NEVER safe to drive or walk into flood waters. Remember, **Turn Around Don't Drown!**



Flood along Route 10, Winchester, NH, July 2023



Flooding along Route 123A, Alstead, NH, July 2023

**WHEN FLOODED
TURN AROUND
DON'T DROWN**

Learn more about
Flood Safety at:

[www.weather.gov/
floodsafety](http://www.weather.gov/floodsafety)

Publication Spotlight: Community Rating System Discount Guide

FEMA's Community Rating System Discount Guide is a six-page publication that provides a detailed overview of the Community Rating System (CRS), how to calculate the incentive program discount, and several scenarios illustrating the benefits of CRS.

Released this past July, the publication details calculating the full-risk premium with the CRS discount. This discount applies to buildings that are compliant with the minimum floodplain management regulations within the community. The CRS discount is calculated based on the total of the building, contents and ICC premium, after deducting the expense and loss constants and any mitigation discounts. This is then multiplied by the CRS class percentage discount.

Five CRS Discount Scenarios are provided that show the application of the CRS discount for a new policy and for policies renewing into the NFIP's pricing approach. The premiums used in the scenarios are notional and are not based on actual property addresses or rating variables determined by geolocation.

- Scenario 1: New NFIP Policy
- Scenario 2: Existing NFIP Policy Renewing into the NFIP's Pricing Approach
- Scenario 3: CRS Class Improvement in Year 3
- Scenario 4: CRS Class Retrograde in Year 3
- Scenario 5: Policy at Maximum Rate, CRS Discount Not Applied in Full

FEMA Guidance

Community Rating System Discount Guide

Under [Risk Rating 2.0](#), the National Flood Insurance Program's (NFIP) pricing approach, the [Community Rating System](#) (CRS) discount is applied to the full-risk premium for **all** NFIP policies in the Regular Program in a participating community, including policies outside of the Special Flood Hazard Area.

Summary

- **New NFIP Policies:** New policies receive the full-risk premium with the applicable CRS discount immediately.¹
- **Existing NFIP Policies:** Existing policies with premium decreases or increases at or below the statutory annual increase percentage receive the full-risk premium with the CRS class discount immediately. Premium increases above the statutory annual increase percentage will gradually go up to the full-risk premium less the CRS class discount.
- **CRS Class Improvements:** The CRS discount is applied to the full-risk premium at the next policy renewal. Policies on a glidepath will benefit from the additional discount when they reach the full-risk premium.
- **CRS Class Retrogrades:** The difference in the CRS discount due to the class retrograde is applied at renewal and is not subject to the statutory annual increase cap.
- **Policy at NFIP Maximum Rate, CRS Discount Not Applied In Full:** New and existing policies where the premium after the CRS discount is higher than the premium based on the maximum rate cap will receive the difference in the premium amounts for the CRS discount.
- **CRS Discount Not Applied:** Buildings in violation of NFIP regulations, as noted in [Title 44 of the Federal Code, sections 44 and 60.3](#), will not receive a CRS discount until the violation is resolved and documentation of such is provided.

¹ Buildings may be eligible for certain statutory discounts. Statutory discounts include Newly Mapped discount, Pre-FIRM discount, Emergency Program discount, AR discount and A99 discount.



FEMA

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Under Risk Rating 2.0, the National Flood Insurance Program's (NFIP) pricing approach, the Community Rating System (CRS) discount is applied to the full-risk premium for all NFIP policies in the Regular Program in a participating Community, including policies outside of the Special Flood Hazard Areas.

View the Guide:

[Building Community Resilience With Nature-Based Solutions](#)

BEA

New Hampshire Department of
BUSINESS AND
ECONOMIC AFFAIRS

New Online GIS Training: Mapping Repetitive Flood Risk

The Association of State Floodplain Managers (ASFPM) and Coastal States Organization (CSO) are excited to announce a new online GIS training. Mapping Repetitive Flood Risk is designed to help local floodplain managers, with little to no prior experience using GIS, work through the process of mapping repetitive flood loss areas and other relevant local data to better understand their community's flood risk. The course is now available on [ASFPM's Learning Management System](#).

Frequently Asked Questions (FAQ) about the Mapping Repetitive Flood Risk Course

What will I learn from this training? By the end of this training, you will be able to...

- Understand the fundamentals of using GIS in the context of floodplain management.
- Navigate the GIS environment in ArcGIS Pro.
- Map Repetitive Loss Areas for CRS Credit.
- Identify the questions that GIS data can help answer related to mitigating repetitive losses.

Are there requirements for this training?

In order to complete this training, you must have a subscription to ArcGIS Pro and have the software downloaded to your computer. There are instructions on how to do this in the beginning steps of the training.

Does it cost anything to have a subscription to ArcGIS Pro?

Yes, a basic subscription to ArcGIS Pro costs \$100 per year. If this cost is not within your budget, we highly recommend talking to other local and state agencies and organizations to see if they have an extra user subscription that you can use.

How long should this training take?

This training is self-paced and will save your progress as you work through each of the five exercises. Each exercise was designed to take less than an hour to complete, making the average time to complete the entire training to be around four hours.

Can I get continuing education credits?

Yes, users who complete the course content and the post-course survey will automatically receive four (4) Continuing Education Credits (CECs) for their CFM certification and a Certificate of Completion from ASFPM.

How do I access the training?

Visit ASFPM's Learning Management System (LMS) at <https://www.pathlms.com/asfpm/> and find the Mapping Repetitive Flood Risk under the Courses tab. You must be logged into ASFPM's LMS or you will need to create an account to access the training. This will ensure that your progress is tracked and that you receive CECs once the training is complete.

Do I need to be an ASFPM member to access the training?

No, you do not. You only need an account with ASFPM's LMS.

Publications, Media, and Resources Available

12 Key Floodplain Management Regulations

Learn 12 key floodplain management regulations that are required of all communities that participate in the National Flood Insurance Program (NFIP).

How to Document Damage After a Flood

After a flood, before you start cleaning up, make sure to document all your structural and interior damage. This short video details how to document any damage that may have occurred.

How to Raise a 65-Ton House

This two-minute video shines a spotlight on the City of Hampton, Virginia's Home Elevation program, explaining exactly how you lift a home off its foundation and elevate it to prevent future flooding. FEMA Region 3 produced the video earlier this year as a part of documenting Hampton's success in mitigation work.

Designing for Flood Levels Above the Minimum Required Elevation

Lessons learned from Hurricane Ian can help guide repair and reconstruction efforts in designing new or retrofitting existing buildings to improve resiliency to future flood damage. This Recovery Advisory discusses how Flood Insurance Studies (FIS), Flood Insurance Rate Maps (FIRM), and base flood elevations (BFE) are established and provides guidance on elevating buildings to minimize flood damage in cases where flood levels exceed the minimum required elevation.

Mitigating the Risk of Extreme Temperatures with Hazard Mitigation Assistance Funds

FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation measures that build climate resilience. These funds can be used to plan for and mitigate risks posed by natural hazards, including extreme temperatures. This fact sheet identifies opportunities for hazard mitigation assistance, provides an overview of considerations and identifies other available FEMA resources.

Disaster Recovery Reform Act (DRRA) Section 1206 Introductory Video

FEMA has developed a 6 minute video on DRRA 1206 to educate floodplain administrators, emergency managers, elected officials, and other stakeholders in the recovery process with the information needed for successful reimbursement of these new eligible activities.

High Tide Flooding Continues to Break Records

Coastal communities in eight locations along the East and West coasts experienced record high tide flooding last year – a trend that is expected to continue in 2024, according to new data released by NOAA.

A Change and a Reflection on the State's Floodplain Management Program

Jennifer Gilbert

Hello Flood Line readers! As some of you may know, I have been the state's floodplain management coordinator since 2005 and have worked with many community officials, engineers, surveyors, architects, realtors, insurance agents, etc. across the state on floodplain management issues. While I enjoyed my role and working with all of you, an opportunity to start a new chapter in my career presented itself and I made the decision to leave my role at the end of August 2023.

I have since transferred to the Coastal Program at the NH Department of Environmental Services as the new Resilience Project Manager where I will be working on coastal resiliency projects. I look forward to continuing to work with those of you working in the coastal communities and region. I leave the state's floodplain program in very capable hands with Katie Paight, who I have worked with on the program for the last 1.5 years and who I am grateful to continue to work with in my new role.

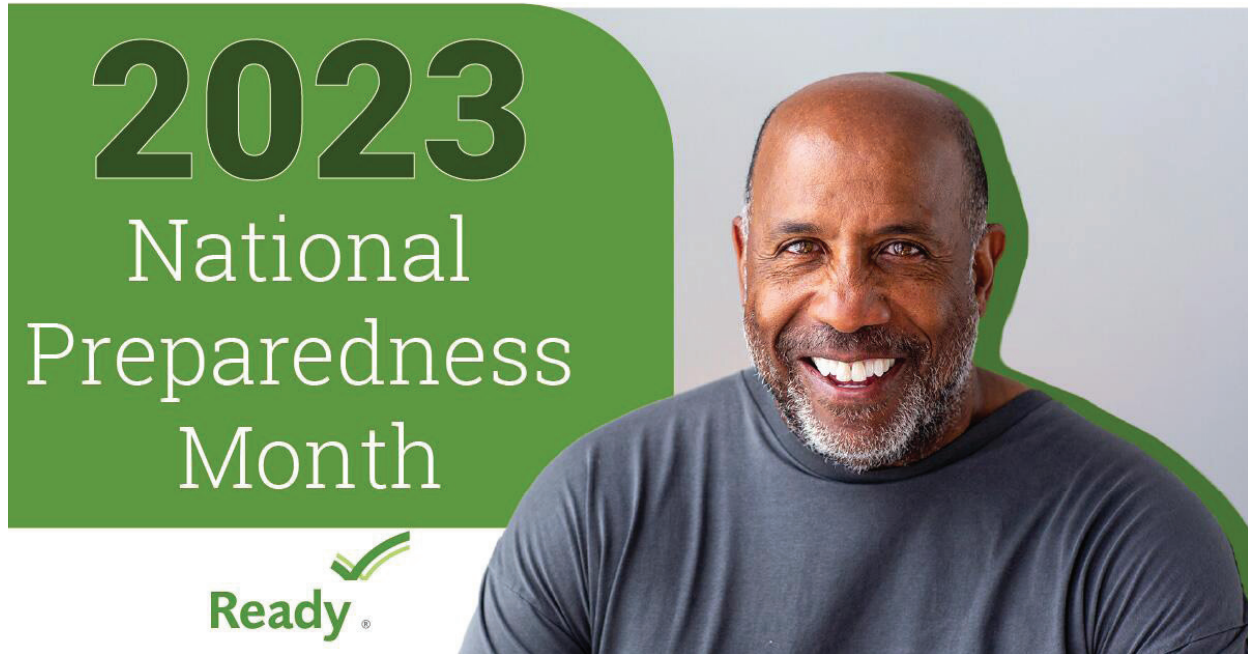
As I look back on my role as the state's floodplain management program coordinator, here are what I believe are the program's top ten accomplishments during this time.

1. **Flood Lines:** a quarterly [newsletter](#) established in 2007 to provide helpful floodplain program information and updates and upcoming training events.
2. **Online Floodplain Management Webinars:** online training [webinars](#) that provide information on various floodplain management topics, which are recorded and available on the [OPD YouTube channel](#).
3. **Floodplain management Learning for community Officials On Demand (FLOOD):** short online training [videos and knowledge checks](#), which are recorded and available on the [OPD YouTube channel](#).
4. **NH Flood Hazards Viewer:** an online [floodplain mapping tool](#) that includes the current FEMA mapped floodplain areas and parcel and contour data in a property address searchable format.
5. **Higher Standards Model Floodplain Ordinances:** three [model ordinances](#), which were originally released in 2018 along with a Model Notes document, that includes higher floodplain management standards for communities to consider in making floodplain development more resilient.
6. **Menu of Higher Standards:** a [document](#), which was originally released in 2018, that provides communities with a menu of higher floodplain standards that a community can choose from that works best for the community and its flood risks.
7. **Best Practices for an Effective Local Floodplain Management Program:** a [document](#) that details what practices that communities can implement to have an effective, consistent, and compliant local floodplain management program along with a [sample template](#) of floodplain development administrative procedures.
8. **Guidance and Application Packet for Substantial Improvement/Damage Determinations:** online web site pages that provide guidance and resources for community officials to use when making substantial [improvement/damage](#) determinations along with a permit package and property owner guide.
9. **Community Rating System User (CRS) Group:** [quarterly meetings](#) that bring together communities that both participate in CRS and communities that are interested in CRS to learn and share about CRS.
10. **Enrollment:** assisted in the enrollment of 20+ communities into the National Flood Insurance Program to the [current total of 220 participating communities](#).

Ready Campaign- Take Control in 1, 2, 3

Ready.gov's 2023 National Preparedness Month theme is "Take Control in 1, 2, 3". The campaign will focus on preparing older adults for disasters, specifically older adults from communities that are disproportionately impacted by all-hazard events.

Learn more at [Ready.gov/September](https://www.ready.gov/September).



Connect with us!

Katie Paight, CFM

State Floodplain Management Program Coordinator

New Hampshire Floodplain Management Program

Office of Planning and Development

New Hampshire Department of Business and Economic Affairs

Phone: (603) 271-1755

Email: kathryn.o.paight@livefree.nh.gov

Learn more: [nhopd.com](https://www.nhopd.com)