



New Hampshire Floodplain Management Program Fact Sheet #5

12 Key Floodplain Management Regulations

Terms to Know:

Base Flood Elevation (BFE)

The elevation of surface water resulting from a flood that has a 1% annual chance of occurring in any given year. Also known as the base or 100-year flood.

Special Flood Hazard Area (SFHA)

Areas of high risk, including Zones A, AE, AO, and VE. This is where community floodplain regulations apply.

Flood Insurance Rate Map (FIRM)

Official map on which FEMA has delineated the Special Flood Hazard Areas (SFHA) and Base Flood Elevations (BFE).



Permitting

A permit is required for all development in a SFHA. Development includes any man-made changes to improved or unimproved real estate, such as filling, dredging, grading, storage of materials, etc.



Basement

A basement is any area of the building having its floor subgrade (below ground level) on all sides. Basements are not allowed for structures in the SFHA that are newly constructed or substantially improved. A crawl space area might be considered a basement if it meets this definition.



Lowest Floor

In Zones A and AE, the lowest floor of a residential structure (including a basement) must be located at or above the BFE. Non-residential structures can also be floodproofed up to at least the BFE. In Zone AO, the lowest floor must be located at or above the flood elevation (determined by adding the elevation of the highest adjacent grade to the depth number on the FIRM or if no depth number is shown, the highest adjacent grade plus at least 2 feet). In Zone VE, structures must be built on pilings, piers or columns. The bottom of the lowest horizontal structural member must be at or above the BFE, and certified plans stamped by a licensed engineer or architect for construction must be submitted to the community.



Enclosures/Crawlspace

In Zones A and AE, enclosures below BFE must: be constructed with flood resistant materials; can only be used for storage, building access, or parking; cannot be a basement; and must have flood vents that meet certain criteria. In Zone VE, the space below the lowest floor can only be used for storage, building access, or parking; and must be free of obstructions or constructed with non-supporting breakaway walls, open lattice-work or insect screening that meet minimum design requirements.



Substantial Improvement/ Substantial Damage (SI/SD)

Defined as repairs or improvements (internal and external) valued at 50% or more of the market value of the structure in a SFHA. Structures in a SFHA that are determined by the community to be substantially damaged or improved must meet the regulations in the community's floodplain ordinance as if the structure is new (e.g. lowest floor must be at or above BFE).



Utilities

Electrical, heating, ventilation, plumbing, and air conditioning equipment (including duct work), and other service facilities must be located above the BFE or be protected from flood waters.



Construction Requirements

All new construction or substantial improvements in a SFHA shall be designed (or modified) and adequately anchored; be constructed with flood damage-resistant materials; and be constructed by methods and practices that minimize flood damages.



Certification

In Zones A, AO, and AE, the as-built elevation of the top of the lowest floor (including a basement) is required. In Zone VE, the as-built elevation of the bottom of the lowest horizontal structural member of the lowest floor (including pilings or columns) is required. It is strongly recommended that the [FEMA Elevation Certificate](#) be used to document these as-built elevations. If a non-residential structure has been floodproofed, the as-built elevation to which the structure was floodproofed and [FEMA's Flood Proofing Certificate](#) must be provided.



Other Permits

A permit cannot be issued by a community for a development in a SFHA until all other necessary permits have been received by federal and state agencies.



Floodway

No encroachment such as fill, new construction, substantial improvement, and other development is allowed within the Regulatory Floodway (shown on the FIRM) unless there is an analysis that shows no rise in BFE— that means NO allowable increase to the BFE. In Zone AE (with no Regulatory Floodway), an analysis is required that shows an increase of no more than 1.0 foot in the BFE.



Zone A (no BFE)

Subdivisions and other development proposals exceeding 5 acres or 50 lots in a Zone A area must include a BFE determined by an licensed engineer. For developments less than 5 acres or 50 lots and no known BFE, it is strongly recommended that the lowest floor (including a basement) be located either at least 2 feet or more above the highest adjacent grade or 1-2 feet above an experienced flood event (whichever is higher).



Manufactured Homes & Recreational Vehicles

Manufactured homes to be placed or substantially improved within a SFHA must be elevated on a permanent foundation; the lowest floor must be at or above BFE; and must be anchored. Recreational vehicles in a SFHA must be either on site for fewer than 180 consecutive days; be fully licensed and ready for highway use; or meet the manufactured home requirements.

New Hampshire Floodplain Management Program and Resources

The NH Floodplain Management Program is a program of the Office of Planning and Development (OPD) within the NH Department of Business and Economic Affairs. OPD is the state coordinating agency for the NFIP and works in partnership with FEMA. For more information about the Program and the services it provides or to view FEMA resources and guidance documents, please visit the [NH Floodplain Management Program website](#) or contact the team via 603-271-1755 or planning@livefree.nh.gov.