

Flood Lines

New Hampshire Floodplain Management Program
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Myth vs. Fact: Flood Insurance is Just for Flood Zones

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Myth: Flood insurance is only available in FEMA designated flood zones.

Fact: Flood insurance is available anywhere in a participating NFIP community, whether that structure is in a flood zone or not.

A common misconception in the National Flood Insurance Program (NFIP) is that flood insurance is only available for structures located in the Special Flood Hazard Area, or more commonly known as the 100-year flood zone.

However, flood insurance can be purchased by any property owner, renter, or business owner in a community that participates in the program, no matter where in that community they are located.

As we all know, water does not directly follow flood lines on a map. Historical data shows that about one-third of all NFIP policy losses in New Hampshire have occurred outside of the Special Flood Hazard Area¹. It is worth noting that this data is only from existing or past NFIP insurance policy holders. Many others have been impacted by a flood that don't have a NFIP flood insurance policy.

One possible reason for this misconception is confusion with the mandatory purchase requirements under the National Flood Insurance Act. Under this act, lenders must require borrowers whose properties are within the Special Flood Hazard Area to purchase flood insurance as a condition of receiving a federally backed loan.

Additional information on flood insurance can be found at [floodsmart.gov](https://www.floodsmart.gov). Policy data is available on the [Flood Insurance Data and Analytics](#) page. This includes claims and policy data sorted by state, occupancy, type, and flood zone.

¹ Flood insurance loss data quoted in this article was gathered from FEMA's PIVOT platform on 11/27/2023.



New Hampshire Mapping Updates

New! Mapping Update Process FAQs

This FAQ document answers commonly asked questions regarding the flood map projects currently underway across New Hampshire.

Merrimack River Watershed

On Oct. 11, FEMA notified 16 Merrimack County communities regarding the start of the 90-day appeal period. This is an opportunity for community officials and residents to submit scientific or technical information if they believe the flood hazard determinations within the preliminary Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report are scientifically or technically incorrect. FEMA will also accept comments during this period, including minor changes of road names, spelling errors, or other base map features. The 90-day appeal period will end on Jan. 23. Following this period, FEMA resolves all appeals and finalizes the changes to the preliminary FIRM and FIS report.

Pemigewasset River Watershed

On Aug. 8, FEMA issued a Letter of Final Determination (LFD) finalizing the preliminary Grafton County Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) report originally issued in 2021. These FIRMs and FIS report will become effective on Feb. 8.

Floodplain Management Ordinance Reviews

As part of the FEMA mapping projects underway across the state, the New Hampshire Floodplain Management Program is reviewing local floodplain regulations of communities within ongoing mapping project areas. Floodplain Management Ordinance reviews were provided to communities with preliminary Flood Insurance Rate Maps (FIRMs) in Merrimack, Hillsborough, and Rockingham Counties this past fall. For all mapping updates, visit [Current NH Floodplain Mapping Activities](#).

CRS Corner

The Community Rating System (CRS) Webinar Series provides both live and on-demand training to communities that are not yet participating in the CRS, local government staff who are new to the CRS, and those with experience in the program. These trainings can be found on crsresources.org/training/. View and register for upcoming webinars by [clicking here](#) and viewing the “upcoming” tab. Most of these trainings are preapproved for Continuing Education Credits for Certified Floodplain Managers.

Jan. 16	CRS Webinar Series: Annual CRS Requirements
Jan. 17	CRS Webinar Series: CRS and Higher Regulatory Standards
Feb. 20	CRS Webinar Series: Introduction to CRS

New Elevation Certificate and Dry Floodproofing Certificate Must be Used Starting Nov. 1

New Elevation Certificate and Dry Floodproofing Certificate Forms

New Elevation Certificate Forms and Dry Floodproofing Certificate Forms must be used starting Nov. 1. Any Elevation Certificate or Dry Floodproofing Certificate submitted for review as of this date or later must be on the new form. As a reminder, FEMA released the new version of these forms last July 7. FEMA has released a newer version of the Elevation Certificate initially released on July 7 that fixed some formatting and accessibility issues.

DEPARTMENT OF HOMELAND SECURITY
Emergency Management Agency
National Flood Insurance Program

OMB Control No. 1660-0008
Expiration Date: 06/30/2026

DECLARATION AND INSTRUCTIONS

DRY FLOODPROOFING ACT NOTICE

It takes an average of 3.75 hours per response. The burden estimate includes the time for gathering and maintaining the data needed, and completing and submitting this form. For more information on this notice, visit [www.fema.gov/omb-control-numbers](#). Send comments and suggestions for reducing the burden to: Information Collections Management, Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Project Manager, [floodproofing@fema.gov](#), or [1-800-453-3461](#). Do not send a completed form to this address.

DECLARATION AND INSTRUCTIONS

This form is for the primary purpose of documenting compliance with National Flood Insurance Program requirements for new or substantially improved structures in designated Special Flood Hazard Areas.

A good way to verify use of the new version of the forms is to ensure the expiration date on the top right corner is dated 2026.

Check the troubleshooting document linked below if there are issues downloading or reviewing.

FEMA provided a virtual training on both the new Elevation Certificate and Dry Floodproofing Certificate for Non-Residential Structures, which is now available. Each training reviews the new forms, detailing the changes and any new sections that have been added. For the Elevation Certificate, the training connects the recent changes to the way that flood insurance is rated and the addition of two new sections (Sections H and I).

- [*Download the Elevation Certificate and Dry Floodproofing Certificate Forms*](#)
- [*Troubleshooting – Downloading the Elevation Certificate*](#)
- [*Recording: Overview of Changes to Elevation Certificate 2023*](#)
- [*Recording: Overview of Changes to the Floodproofing Certificate 2023*](#)
- [*Highlights of the Revisions to the Elevation Certificate and Dry Floodproofing Certificate*](#)

Publication Spotlight: FFRMS Floodplain Determination Job Aid

The Federal Flood Risk Management Standard (FFRMS) is a mechanism for federal agencies to consider and manage current and future flood risk by requiring federally funded projects to be located out of flood risk areas or constructed to reduce the effects of current and future flood hazards.

The FFRMS gives required agencies three approaches for establishing the flood elevation and corresponding flood hazard are used for project siting, design and construction. These three approaches include the Climate Informed Science Approach, the Freeboard Value Approach, and the 500-Year Floodplain Approach.

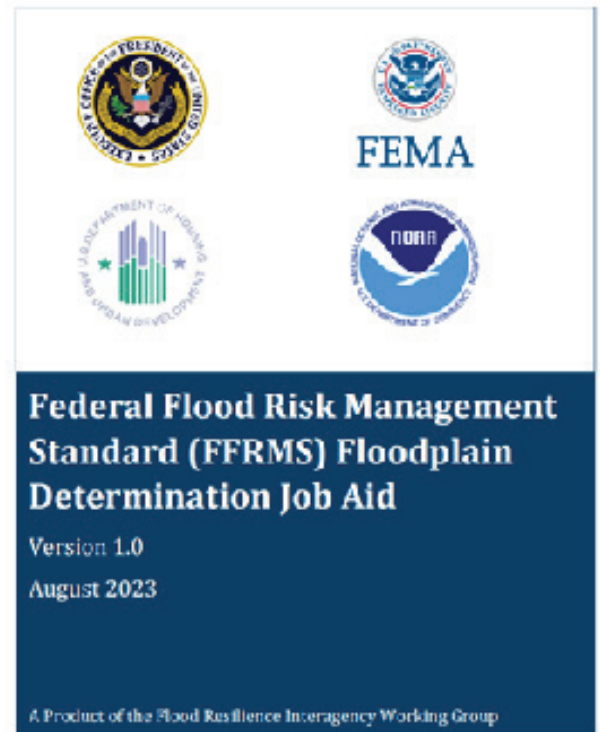
This job aid is a resource to help federal agencies and their non-federal partners conduct a screening to determine if a proposed federally funded action will be located within a FFRMS floodplain, in accordance with Executive Order 11988.

While this job aid is intended for federal agency staff, non-federal entities (such as applicants for federal funding and their contractors) may use this job aid as a screening tool to determine if their proposed projects would be within the FFRMS floodplain.

Learn more about FFRMS:

- [**Federal Flood Risk Management Standard**](#) (FEMA)
- [**FEMA's Proposed Rule on FFRMS: What Floodplain Managers Need to Know**](#) (ASFPM)

View the guide: [**Federal Flood Risk Management Standard \(FFRMS\) Floodplain Determination Job Aid**](#)



Publications, Media, and Resources Available

National Water Prediction Service

The new National Water Prediction Service (NWPS) will replace the legacy Advanced Hydrologic Prediction Service in 2024. When launched, NWPS will be the one-stop shop for critical National Weather Service (NWS) water resources information including river observations, forecasts, site data, and data services. A preview of this new web dissemination platform can be found at preview.water.noaa.gov.

Smart Growth for Coastal and Waterfront Communities (NOAA)

The coastal and waterfront elements presented in this document augment the existing smart growth principles to reflect the specific challenges and opportunities characterizing the waterfront, be it on a coast, a river, or a lake. These elements provide guidance for communities to grow in ways that are compatible with their natural assets, creating great places for residents, visitors, and businesses. Additional tools and examples are provided at coastalsmartgrowth.noaa.gov.

New Videos Highlight Flood Protection

FEMA's National Flood Insurance Program (NFIP) produced three videos to show how policyholders across the nation navigated through recovery from flood disasters to rebuilding back even stronger. These videos were shot on location earlier this year at FEMA Regions 5, 7 and 10 and highlight flood risks common to those areas. Locations include:

- Bellingham, Washington ([English](#), [Spanish](#))
- Detroit, Michigan ([English](#), [Spanish](#))
- St. Louis, Missouri ([English](#), [Spanish](#))

Communities at Risk of Flooding

In this report, the Congressional Budget Office examines how projected flood risk varies across communities with different economic and demographic characteristics in two multi-year project periods; one centered on 2020 and the other on 2050.

National Flood Insurance Program (NFIP) Congressional Reauthorization Guidance

Read the latest guidance released Nov. 16 by FEMA on the NFIP reauthorization.

Resources for BRIC and FMA Grant Applications

FEMA published several program support materials and launched a series of webinars and on-demand videos that provide important resources and information for prospective applicants and sub-applicants. These resources can be used to help develop applications for these two FEMA hazard mitigation grants. These program support materials are resources to help state, local, tribal and territorial governments preparing applications for this grant cycle. The following program support materials are:

- [BRIC Program Support Material Resources for Fiscal Year 2023](#)
- [Flood Mitigation Assistance Program Support Resources for Fiscal Year 2023](#)
- [BRIC and FMA Funding Opportunities Webinar Series](#)

Flood Risk: What is snowmelt flooding?

Your flood risk doesn't freeze in winter. All it takes is a warm day or heavy rainfall after it snows to cause severe flood damage.

Learn more [here](#) and find print, email, and social media materials at floodsmart.gov in the Resource Library.



Connect with us.

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