



Flood Lines

Fall 2015

Volume VIII Issue 3

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10 Years Later: Remembering New Hampshire's October 2005 Flood Disaster. Are you prepared for the next event?

By Jennifer Gilbert, NH Floodplain Management Coordinator

Recently you may have seen news coverage of the ten-year anniversary of Hurricane Katrina, which reminded us of the devastation that occurred in New Orleans and other communities in the surrounding area in August 2005. At the time, for many New Hampshire residents, an event like Katrina seemed far-fetched and unlikely in our state. Little did we know a few short months later a storm would arrive in the state that would produce heavy and intense rainfall over a short period, bringing devastation and hardship to our state.

The small town of Alstead was particularly hit hard during the event on October 8 and 9, 2005. I spent some time in Alstead following the disaster working to assist town officials as they quickly put together a hazard mitigation plan so they could qualify for much needed FEMA mitigation grant funding. The images I saw each time I drove along Route 123 and the stories I heard were unimaginable. I have continued to speak about those images and stories when talking with community officials and the public about flooding and floodplain management. They serve as a reminder of how a series of events can forever change a community and its residents.



Photo by Chris Northrop

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10 Years Later

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The 2005 flood event was the start of a series of statewide flood events over the last decade. New Hampshire has been luckier than our fellow New England states in recent events, such as Hurricanes Irene and Sandy. More recently we were lucky to stay out of the path of Hurricane Joaquin. But what happens when our luck runs out? Are we prepared? Have we learned from past flood events?

September was National Preparedness month, which is a campaign to remind us of the importance of preparing for emergencies and how to do so. But preparing is something we need to think about more frequently than one month a year. It should be an ongoing effort for communities, families, and businesses so that we can all be better prepared for the next event.

With our busy lives it is hard to keep up with things in the present much less things that may or may not happen in the future. But just doing a few simple things can go a long way in preparing. ReadyNH.gov is a great resource that gives tips and guidance on how you can better prepare, including the following:

- Sign up for [Emergency Alerts and Download the NH Alerts App](#) to stay notified of emergency and severe weather.
- Use the easy checklist to create an [Emergency Kit](#). Like the people in Alstead, you may need to leave your home quickly.
- Complete the one-page [Family Emergency Plan form](#) to know beforehand how to contact family members and where to meet if separated. During many emergencies, cell phone and land lines services are unavailable.
- Drive and walk only in areas that are dry. The majority of flood-related deaths occur when driving or walking in flood waters.
- Talk to your insurance agent about [flood insurance](#). Homeowners and rental insurance does not cover damages from a flood. Even if you live beyond a mapped floodplain area, the flood waters may not stop at a line on a map. Many of the homes in Alstead that were destroyed or damaged were not located in a mapped floodplain.



Photo by Chris Northrop



Mapping Update

Coastal NH Floodplain Mapping Project




Stafford County

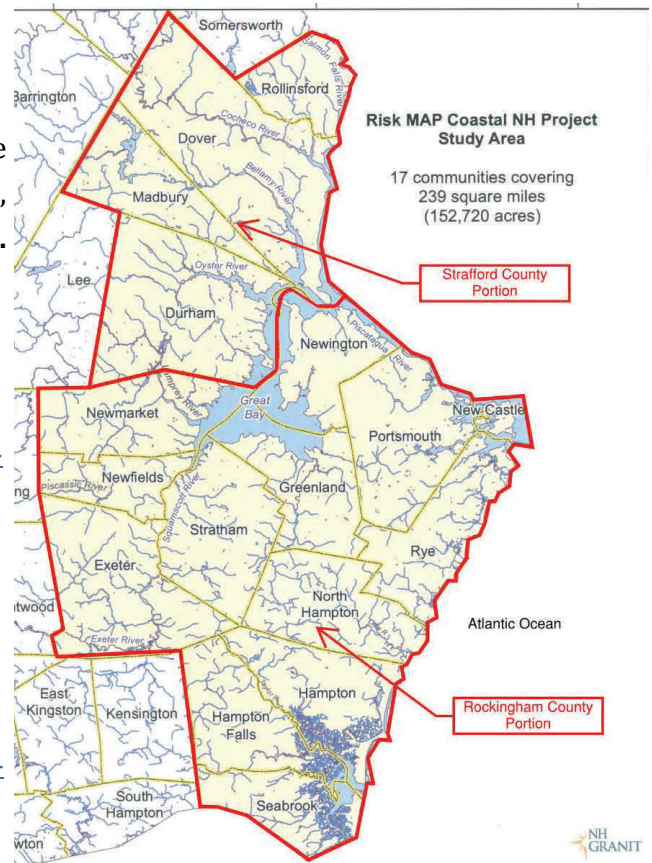
The new floodplain maps for the four communities in the Stafford County project area (Durham, Madbury, Dover, and Rollinsford) became effective on **September 30, 2015**. Below are links to information to assist with the new maps.

Map Resources:

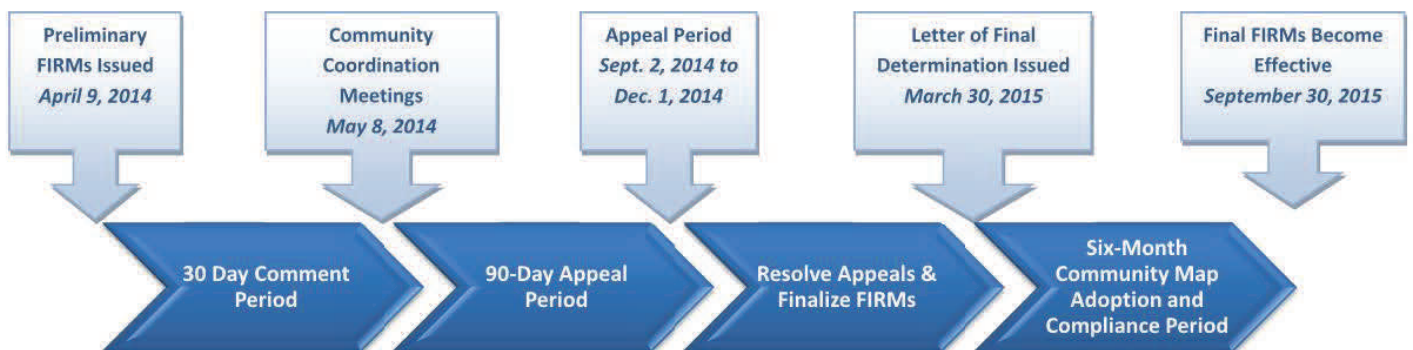
- [View the Stafford County Effective Maps](#)
- [View the Changes Since Last Maps that shows the difference between the 2005 Maps and the 2015 Effective Maps](#)

Flood Insurance Information:

- [Policies For Buildings Newly Mapped Into A High-Risk Area Fact Sheet](#) 
- [Map Changes and Flood Insurance: What Property Owners Need To Know Fact Sheet](#) 
- [Grandfathering Rule](#) 



Stafford County Communities in Coastal NH Floodplain Mapping Project Timeline



Rockingham County

The maps for the communities in the Rockingham County project area are still currently on hold. The proposed effective date for the maps in the Rockingham County project area is unknown at this time. Stay tuned for further updates.

For updates on the please visit NHOEP's [Coastal NH Floodplain Mapping Project webpage](#).

Mapping Update

Merrimack River Basin Discovery Project

The Federal Emergency Management Agency (FEMA) has started the initial steps in a Risk Mapping, Assessment, and Planning (Risk MAP) project for the Merrimack River Basin area. This area includes New Hampshire communities and Massachusetts communities, which are shown on the map below.

Risk MAP is FEMA's current mapping program that helps communities identify, assess, and reduce their flood risk. By combining quality engineering with updated flood hazard data, FEMA provides accurate and easy-to-use information to enhance local mitigation plans, improve community outreach, and increase local awareness to flood hazards.

The U.S. Geological Survey in partnership with FEMA held three Discovery Meetings for the Merrimack River Basin Project in July 2015.

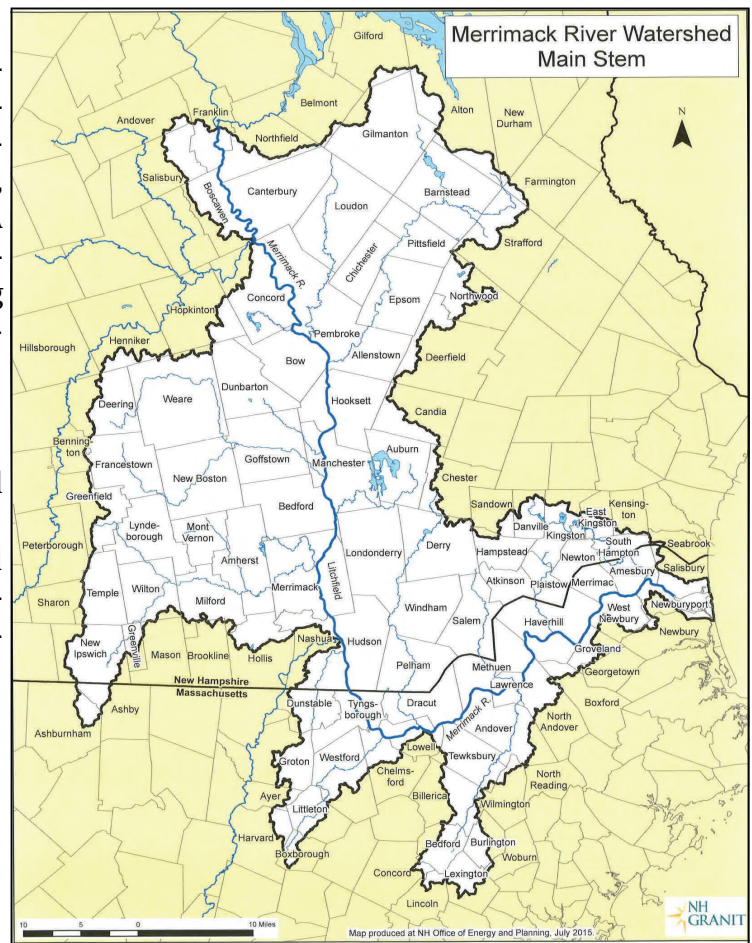
The Discovery process commences at the beginning of the Risk MAP project and assists in identifying the scope of the watershed study. The Discovery Meeting is part of the Discovery process, and the information exchanged between FEMA and communities within the Merrimack Watershed during Discovery improves understanding of the communities watershed flood hazard mapping and mitigation planning.

During Discovery, FEMA:

- Gathers information about local flood risk and flood hazards.
- Reviews mitigation plans to understand local mitigation capabilities, hazard risk assessments, and current or future mitigation activities.

Project Contact Information:

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Insurance Update

Identification of Business Properties—Effective November 1, 2015

FEMA is revising the non-residential building occupancy category to identify “Business” properties in the existing rate structure. Currently, FEMA categorizes building occupancies as (1) single-family, (2) two-to-four family, (3) other-residential, and (4) non-residential. Historically, FEMA classified business properties with other non-residential properties such as those used as houses of worship or by non-profit entities, community recreation buildings, and garages.



The 2012 insurance reform act, required FEMA to phase out Pre-FIRM (Flood Insurance Rate Map) subsidized rates for business properties. In order to phase out the rates FEMA must separate out business properties from other non-residential properties to implement the premium increases required by the 2012 insurance reform act. FEMA will begin revising the Non-Residential building occupancy category to identify “Business” properties November 1, 2015.

For rating purposes, a business property means a building where a licensed commercial enterprise is carried out to generate income and coverage is for one of the following:

- a) a building designed as a non-habitational building;
- b) a mixed-use building in which the total floor area devoted to commercial uses exceeds 25% of the total floor area within the building; or
- c) a building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

The identification process for all renewals for Non-Residential policies will begin on November 1, 2015. Insurance companies will need to gather the necessary information to properly classify the policy prior to the policy’s expiration date. All new non-residential policies after November 1, 2015 must also be accurately categorized as business or other non-residential.

Source:FEMA

FEMA Elevation Certificate and Floodproofing Certificate Update

The FEMA [*Elevation Certificate \(FEMA form 086-0-33\)*](#) and [*Floodproofing Certificate \(FEMA form 086-0-34\)*](#) forms are currently under review at the federal Office of Management and Budget (OMB). OMB has extended the expiration date of these forms to **October 31, 2015**.

Until the OMB review process is complete, the existing forms available on FEMA’s website should continue to be used. Upon OMB approval, FEMA will update the website to include the new Elevation Certificate and Floodproofing Certificate forms.

Source: FEMA



NFIP Update

Reducing Losses through Higher Regulatory Standards: 2013 Colorado Floods Case Study - Publication Now Available

In September 2013, an unprecedented rainfall event occurred along Colorado's Front Range of the Rocky Mountains, resulting in catastrophic flooding that impacted 18 Colorado counties and 132 jurisdictions. The September 2013 floods provided a unique opportunity to evaluate the losses avoided through a non-traditional approach. While the Community Rating System (CRS) concepts of adopting higher regulatory standards and floodplain management principles are advocated as best practices, there is little data to demonstrate the return on investment for these regulatory or policy actions. The goal of the study was to quantify these benefits and demonstrate what types of regulations and policies could have the most substantial impact on reducing future damages.

This study evaluated scenarios including regulating free-board, restricting building of residences and critical facilities in regulatory floodplains, and controlling development in erosion zones. In addition to regulations, the study investigated how the adoption of regulations over time affected losses, and how CRS scores affected NFIP claims and policies.

The conclusive results of this study continue to demonstrate that higher floodplain regulations result in benefits reflected by a reduction in flood-related losses. Furthermore, jurisdictions not implementing higher regulatory standards may observe substantial increases in future flood losses. This information, in addition to traditional Executive Summary mitigation actions, can be used by floodplain managers and community officials to support the case for implementing higher regulatory standards for flood mitigation and protection.

To view or download a copy of the study, please go to: [Reducing Losses through Higher Regulatory Standards](#)

Source: FEMA



Photos Source: NOAA

Reducing Losses through Higher Regulatory Standards

2013 Colorado Floods Case Study
FEMA-DR-4145-CO

March 30, 2015



Federal Emergency Management Agency
Department of Homeland Security
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Washington, DC 20472

Upcoming Training & Events

NFIP Training Webinars

Numerous free, online NFIP-related trainings are available through FEMA's contractor, STARR. Many of the courses are eligible for Continuing Education Credits (CECs) for Certified Floodplain Managers (CFM). Below are some of the upcoming webinars. Be sure to check the website periodically as new webinars are always being added. To learn more about these webinars and to register, please go to the [NFIP Training web site](#) and click the "Upcoming" tab. When asked during registration what FEMA Region you are in, please reply 1.

CRS Webinar Series:

- Preparing an Annual Recertification - November 17 - 1:00-2:00 PM
- Introduction to CRS - October 20; December 15 - 1:00-2:00 PM
- Drainage System Maintenance (Activity 540) - October 21, 2015 - 1:00-2:00 PM
- Floodplain Management Planning (Activity 510) - November 18, 2015 - 1:00-2:00 PM
- Developing Outreach Projects (Activity 330) - December 16, 2015 - 1:00-2:00 PM



Ground Truths for Floodplain Professionals & Community Officials featuring new Flood Insurance Videos

How the NFIP Works for Floodplain Professionals

Answers basic flood insurance questions to give you a head start in understanding the NFIP — Who can buy flood insurance? Who is in the flood zone? Who is required to buy flood insurance?

The Role of the Elevation Certificate in Floodplain Management

Elevation Certificates are one of the most important and versatile NFIP tools available when it comes to floodplain and flood risk management. The floodplain administrator uses the EC when advising builders, developers, and property owners wanting to build in a community's most flood prone areas. Building structures at or above the base flood elevation will reduce flood risk and flood insurance premiums for your constituents. This video includes guidance for locating the base flood elevation and the lowest floor elevation.

For more information go to <http://www.flood-ed.com/>

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