

Flood Lines

New Hampshire Floodplain Management Program
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Risk Rating 2.0: What Floodplain Administrators Need to Know

Written by Katie Nelson, State Floodplain Program Coordinator

As you may have heard, Risk Rating 2.0 is now in effect for all new and renewing National Flood Insurance Program (NFIP) policies. In its simplest form, Risk Rating 2.0 is the new pricing methodology used by insurance professionals to calculate flood insurance premiums. This methodology determines flood risk using a combination of factors and data sources, rather than just Flood Insurance Rate Maps (FIRMs). Here is a brief summary of what you need to know as a floodplain administrator about Risk Rating 2.0 and how it will affect floodplain management moving forward.

Under Risk Rating 2.0, FIRMs will no longer be used in calculating policy premiums. That being said, FIRMs are not going away and will still be used to determine special flood hazard areas for the purpose of floodplain management and planning. The FIRMs will continue to be updated and will continue to be used in mandatory purchase determination by lenders.

Additionally, your community's floodplain regulations will not change. Permits will still be required in the Special Flood Hazard Areas (SFHAs; 1% annual chance of flooding) for development and all standards, including substantial improvement and substantial damage determinations, will remain the same.

Here is the important change: regarding new construction or substantial improvements in SFHAs, it is recommended that floodplain administrators work with builders, developers, and residents to consider Risk Rating 2.0 rating variables, so to help lower policy premiums for future buyers and current property owners. Recommending further structure setbacks, building on higher ground, elevating utilities, and constructing with posts, piles, and piers are all examples of how to help reduce policy premiums under Risk Rating 2.0.

Also, discounts through participation in the Community Rating System (CRS) will now blanket an entire community- no matter what zone a property is in. This will reduce complexity of the program for floodplain administrators as a unified discount will be given based on what CRS class the community has achieved.

If you have any questions about this article or Risk Rating 2.0, please don't hesitate to reach out for more information to Kathryn.O.Nelson@livefree.nh.gov.

Updated flood insurance rating methodology in effect as of April 1st

FEMA has updated the NFIP's risk rating methodology through the implementation of a new pricing methodology called Risk Rating 2.0. This methodology will determine flood risk using a combination of factors and data sources rather than just FEMA flood maps. These factors include multiple flood types (e.g., heavy rainfall, river overflow, coastal storm surge, etc.) and frequencies, distance to a water source, and property characteristics such as first floor elevation, construction and foundation type, and home value.

While Risk Rating 2.0 was introduced to all new policies starting last October, all remaining policies will be subject to the new rating methodology renewing on or after April 1, 2022.

In New Hampshire, FEMA anticipates that 93% of current policyholders' premiums will either decrease or increase by \$20 or less per month under Risk Rating 2.0.

Find more resources, including our outreach toolkit, online via our [Risk Rating 2.0 webpage](#).

Additional Risk Rating 2.0 Tools

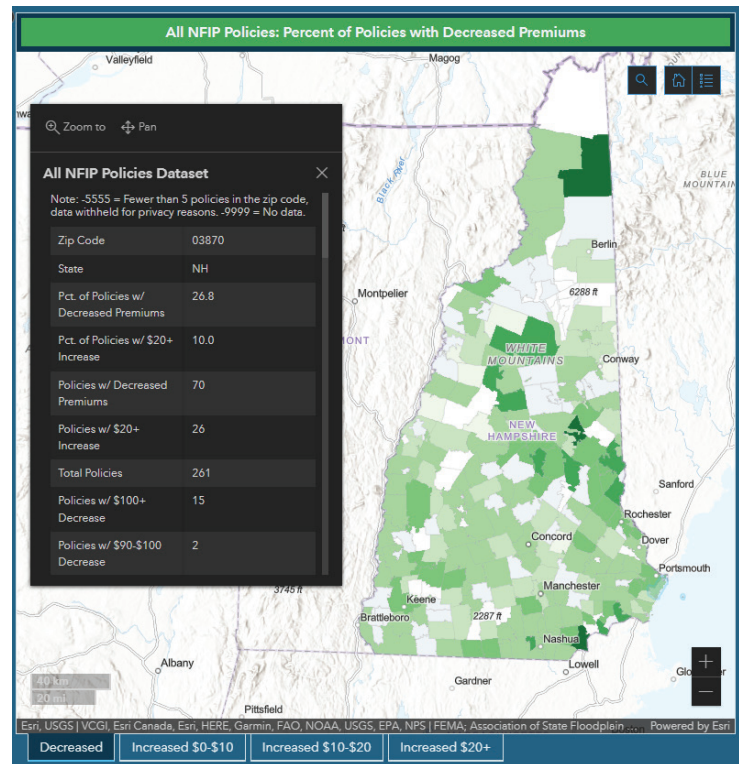
NFIP Basics and Risk Rating 2.0 Presentation

Presented on March 1, 2022

- [Slide Deck](#)

FEMA Interactive Dashboards:

- [Projected Premium Changes by State](#)
- [Projected changes for all existing NFIP policies by zip code](#)
- [Projected changes for existing single-family home NFIP policyholders by zip code](#)



Screenshot of "Projected changes for all existing NFIP policies by Zip Code" dashboard

Mark Your Calendars

Upcoming CRS Webinars & CRS Users Group Meeting

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. Register and learn more at crsresources.org.

Upcoming webinars scheduled for May and June:

- May 10: Developing a PPI and a Insurance Coverage Improvement Plan
- May 11: Watershed Master Planning
- June 14: Flood Warning & Response
- June 15: CRS & Substantial Damage Properties Management Plans

The next New Hampshire CRS Users Group meeting is scheduled for June 8, 2022 at 1:00PM. The Group acts as a support and educational resource for communities that participate in CRS or who are interested in joining or learning more about the program. For more information, please contact Katie Nelson at Kathryn.O.Nelson@livefree.nh.gov.

Floodplain Management Basics for NH Community Officials

- Tuesday, May 24, 2022 from 10:00-11:30am
- Held via Microsoft Teams

Our next webinar will cover floodplain management basics for community officials. Topics covered will include flood insurance, floodplain mapping, community floodplain regulations, and more. Registration is now open and available online - [click here to register](#). A recording of the webinar will be posted on The [New Hampshire Office of Planning and Development YouTube page](#).

Flood Smart Seacoast Technical Assistance Opportunity Application Deadline & Project Period Extended

The New Hampshire Department of Environmental Services Coastal Program, in partnership with the Rockingham Planning Commission, Strafford Regional Planning Commission, University of New Hampshire Cooperative Extension, and New Hampshire Sea Grant, is accepting applications for non-financial technical assistance offered through the NH Flood Smart Seacoast Project to help coastal NH communities: (1) Incorporate best available coastal flood risk science and guidance in decision-making; (2) Adopt higher floodplain management standards; and (3) Access FEMA Hazard Mitigation Assistance funding. The application deadline has been extended to 4:00pm ET on Friday, May 6, 2022. For more information, including eligibility and timeframe, and to apply, visit: <https://www.nhcaw.org/flood-smart-seacoast-technical-assistance-applications/>.

New Hampshire Flood Mapping Update

Below is a status update for flood mapping activities in New Hampshire based on information provided by FEMA. For the latest information, please visit OPD's [Current NH Floodplain Mapping Activities webpage](#).

Contoocook River Watershed – Sullivan and Cheshire Counties

- Preliminary FEMA Flood Insurance Rate Maps (FIRMs) for the portion of Sullivan County within the watershed were released on December 16, 2021.
- Communities were notified by email about the maps and are strongly encouraged to view the [FEMA Flood Map Changes Viewer](#) to view the preliminary map data and compare it with the community's current effective FIRMs.
- Preliminary FEMA Flood Insurance Rate Maps (FIRMs) for the portion of Cheshire County within the watershed are expected to be released soon.

Merrimack River and Nashua River Watersheds

- Issuance of preliminary maps is expected in 2022.

Middle Connecticut River and Millers River Watersheds

- Work maps showing updated flood hazards to be incorporated into new flood maps are currently under development and will be shared with community officials when complete.

Pemigewasset River Watershed – Grafton County

- Preliminary FEMA Flood Insurance Rate Maps (FIRMs) for the portion of Grafton County within the watershed were released on December 14, 2021.
- Communities were notified by email about the maps and are strongly encouraged to view the [FEMA Flood Map Changes Viewer](#) to view the preliminary map data and compare it with the community's current effective FIRMs.

Saco River Watershed

- The Saco Watershed is at the Discovery phase, the first phase of the flood study update project and consists of FEMA engaging with local, state and tribal officials and other vested stakeholders to gather data regarding the areas of concern with the existing flood study and to ultimately inform which areas of the watershed will receive updated engineering studies.
- Discovery meetings for this watershed will be held virtually on May 10, 2022 from 10:00am-12:00pm and May 11, 2022 from 2:00pm-4:00pm.

Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)

- Issuance of preliminary maps is expected in 2022.

Waits-Connecticut Rivers and Ammonoosuc-Connecticut Rivers Watersheds

- Work maps showing updated flood hazards to be incorporated into new flood maps are currently

Publication Spotlight: Fast Facts on Floods & Flood Insurance

When it comes to flood insurance, do you know these four truths?

“I have to shop around to get the best rate.”

NFIP flood insurance premiums will be the same, as long as each company is provided with identical rating information.

“Buying flood insurance in advance isn’t necessary. I’ll be covered if I buy it the day before a hurricane hits.”

NFIP policies generally have a 30-day waiting period after purchase before they take effect. One exception is if the policy is purchased as a requirement from a lender.

“I don’t need flood insurance, I can just get disaster assistance.”

Disaster assistance is only available after a presidential disaster declaration, and typically comes in the form of a loan that must be repaid with interest. You may be entitled to Individual Assistance but usually only basics like food, water, and housing are covered.

“Since I don’t live in a flood zone, I don’t need flood insurance.”

Your flood zone is not the only factor that determines your flood risk. Many other factors, such as recent construction, fires, a breached dam, or oversaturated land, can lead to flooding. On average, 40% of NFIP claims come from outside high-risk flood zones.

For more information on flood insurance coverage, speak with your insurance agent or visit [FloodSmart.gov](https://www.floodsmart.gov).

NATIONAL FLOOD INSURANCE PROGRAM
FAST FACTS ON FLOODS & FLOOD INSURANCE
FEMA's National Flood Insurance Program (NFIP) aims to build flood-safe communities and reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies.

98% of counties in the U.S. have experienced a **FLOOD**

The NFIP has received **MORE THAN 2.5 MILLION** flood loss claims

The NFIP has paid **\$72.4 BILLION** in claims since **1978**

COMMON MISCONCEPTIONS

“ I have to shop around to get the best flood insurance rate. ”
TRUTH: NFIP flood insurance premiums will be the same, as long as each company is provided with identical rating information. However, non-NFIP flood insurance policy premiums may vary.

“ Buying flood insurance in advance isn’t necessary. I’ll be covered if I buy it the day before a hurricane hits. ”
TRUTH: NFIP policies generally have a 30-day waiting period after purchase before they take effect. One exception is if the policy is purchased as a requirement from a lender.

“ I don’t need flood insurance, I can just get disaster assistance. ”
TRUTH: Disaster assistance is only available after a presidential disaster declaration, and typically comes in the form of a loan that must be repaid with interest. You may be entitled to Individual Assistance but usually only basics like food, water, and housing are covered.

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TRUTH: Your flood zone is not the only factor that determines your flood risk. Many other factors, such as recent construction, fires, a breached dam, or oversaturated land, can lead to flooding. On average, 40% of NFIP claims come from outside high-risk flood zones.

DID YOU KNOW?

Floods are the nation’s most common and costly natural disaster.

Your NFIP policy premium payment is typically due annually, not monthly.

The NFIP may reimburse you for expenses to help prepare for a storm.

FEMA **NATIONAL FLOOD INSURANCE PROGRAM**

Contact an agent to learn more about the benefits of flood insurance and see how it can help protect the life you’ve built. To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers) or call (877) 336-2627.

December 2021

[Download Flyer](#)

NOAA: 2022 Interagency Sea Level Rise Technical Report

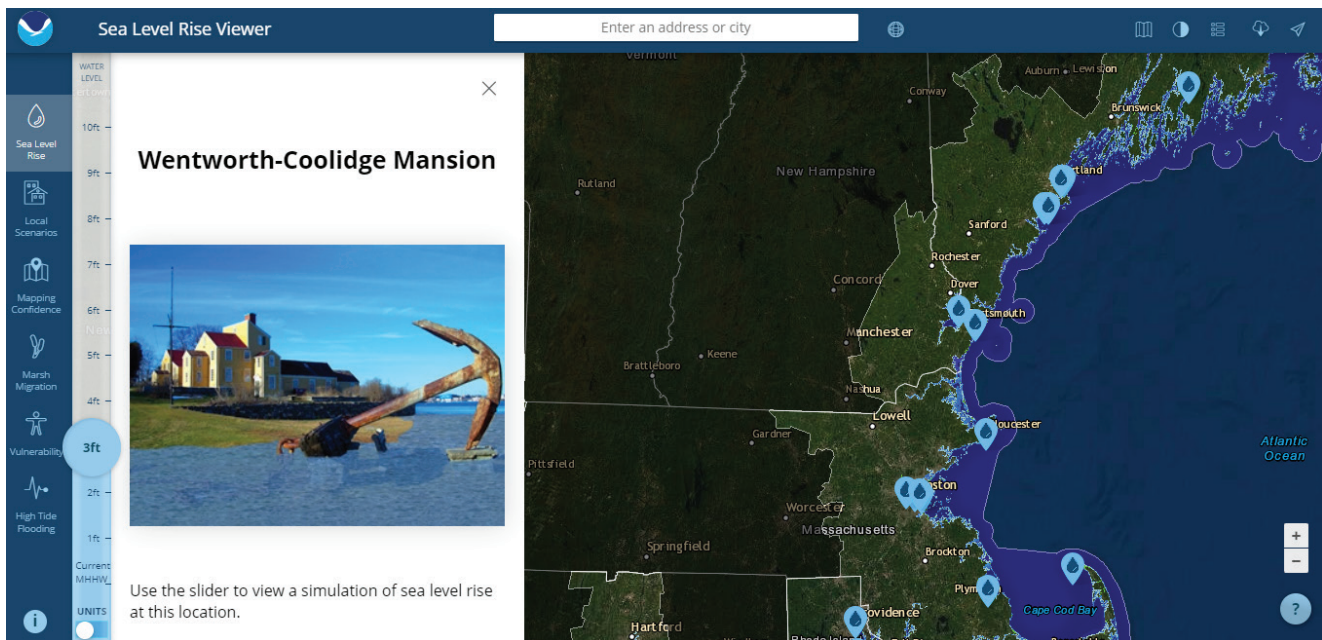
The most up-to-date sea level rise projections available for the U.S. were released in February 2022. “[Sea Level Rise Technical Report](#)” offers scenarios to the year 2150, as well as information communities can use to assess potential changes in average tide heights and height-specific threshold frequencies. The technical report also fills in data and information gaps for some rural and underserved regions.

NOAA: Coastal Flood Exposure Mapper

NOAA recently expanded its popular Digital Coast tool, [the Coastal Flood Exposure Mapper](#), an online visualization tool that supports communities that are assessing their coastal hazard risks and vulnerabilities. The tool creates a collection of user-defined maps that show the people, places, and natural resources exposed to coastal flooding. The user-defined maps can be saved, downloaded, or shared to communicate flood exposure and potential impacts. The tool also provides guidance for using these maps to engage community members and stakeholders in making decisions to mitigate flood risk.

NOAA: Sea Level Rise Viewer

Use the [Sea Level Rise Viewer](#) to visualize community-level impacts from coastal flooding or sea level rise (up to 10 feet above average high tides). Photo simulations of how future flooding might impact local landmarks are also provided, as well as data related to water depth, connectivity, flood frequency, socio-economic vulnerability, wetland loss and migration, and mapping confidence.



Publications, Media, and Resources Available

FEMA Floodplain Management Data Hub

The FEMA Floodplain Management Data Hub serves as a “one-stop shop” curating floodplain management-specific data and applications for use by all to help make communities across the United States safer from flooding. This site provides floodplain management geospatial data that can be useful to support community preparedness, resiliency, research, and more. The data is available for download as CSV, KML, Shapefile, and accessible via web services to support application development and data visualization.

Summary of Coverage Residential Condominium Buildings

This document is designed to help a condominium association understand its Residential Condominium Building Association Policy (RCBAP). It provides general information about deductibles, what is covered or excluded by the NFIP, and how items are valued at the time of loss.

Floodplain Management Requirements for Agricultural Structures and Accessory Structures

In 2020, FEMA released a policy on agricultural structures and accessory structures located in Special Flood Hazard Areas (SFHAs). The purpose of this policy is to acknowledge the unique characteristics and uses of agricultural and accessory structures within the SFHA to ensure sound development and promote public health, safety, and welfare. Also check out a [video presentation](#) on the policy.

FEMA-NAR Toolkit: Flood Preparedness Resources for Real Estate Professionals

This collection of materials are available from FEMA, NFIP, and other government sources for use by real estate professionals and lenders. Find educational resources and promotional pieces to outline the financial protection flood insurance offers and explain various flood insurance requirements to homeowners and business owners.

Flood Loss Avoidance Benefits of Green Infrastructure for Stormwater Management

This U.S. Environmental Protection Agency (EPA) modeling study estimated the flood loss avoidance benefits from application of small storm retention practices for new development and redevelopment nationwide. The results show that, over time, the use of green stormwater infrastructure can save hundreds of millions of dollars in flood losses, while just applying the practices to new development and redevelopment only. If retrofitting were to occur, the avoided losses would be even more significant. The study was conducted in consultation with other federal agencies including the US Army Corps of Engineers (USACE), the National Oceanic and Atmospheric Administration (NOAA), and FEMA.

Flood WATCH vs. Flood WARNING

Know the difference between a watch and a warning and react appropriately. If a flood watch is issued, prepare your family and home and make an emergency evacuation plan. Take immediate action if a warning is dispensed.


FLOOD WATCH vs. FLOOD WARNING

A FLOOD WATCH
is issued when
flooding is
POSSIBLE

A FLOOD WARNING
is issued when
flooding is
HAPPENING

 **BEA** New Hampshire Department of
BUSINESS AND
ECONOMIC AFFAIRS

 DEPARTMENT OF
Agriculture
Conservation
& Forestry
FLOODPLAIN
MANAGEMENT

 **ReadyNH.gov**
TAKE ACTION. BE SAFE.

 EMERGENCY MANAGEMENT
AGENCY
STATE OF MAINE

Connect with us!

Katie Nelson

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.nelson@livefree.nh.gov

Learn more: www.nh.gov/osi/planning/programs/fmp