

Flood Lines

New Hampshire Floodplain Management Program
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Winter 2022

January Storm Brings Storm Surge to NH's Coast

While most of the state was shoveling their way out of the snow after the winter storm that passed through New Hampshire on January 17th, communities in the seacoast received heavy rain which caused flooding along the coast. Storm surge flooding occurred in the Towns of Hampton, North Hampton, and Rye and temporarily closed nearby roadways and downed power utilities.



Flooding along Hobson Avenue, Hampton. Photos taken by Kateri Nahabedian.

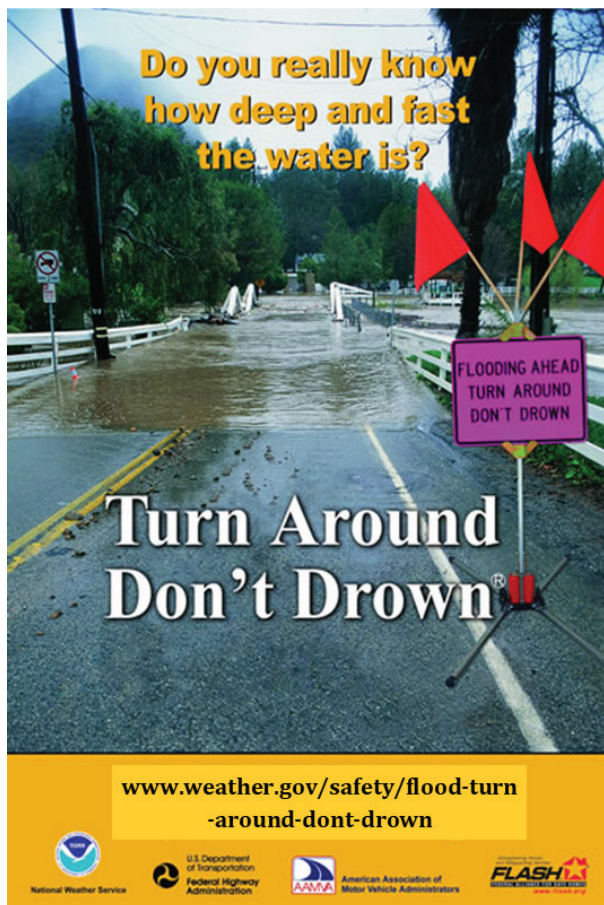
Did You Know?

The [New Hampshire Coastal Viewer](#) is a web-based mapping tool that brings spatial data about coastal community assets, natural resources and hazards within New Hampshire's 42 coastal watershed communities. The Coastal Viewer serves as a one-stop shop for data and seeks to improve data access.



New Addition to the Floodplain Management Team

The State Floodplain Management Program welcomed new staff member Katie Nelson this past January. Katie will serve as the program's Coordinator along with the program's administrator, Jennifer Gilbert. Katie has an educational background in civil and environmental engineering and a professional background in regional planning with experience working with communities in developing land use planning documents. Born and raised in New Hampshire, Katie now lives in the Monadnock Region. Welcome Katie!



Turn Around Don't Drown (TADD) is a National Oceanic and Atmospheric Administration (NOAA) campaign that works to educate people on driving or walking through floodwaters. According to NOAA, more than 50% of flood related deaths are due to someone driving or walking into floodwaters. Here are some tips to be prepared:

- If flooding occurs, get to higher ground.
- Avoid roads already flooded.
- Roadways may be washed out under flood waters.
- Be cautious when driving at night when it is harder to recognize flood dangers.

Also remember that:

- 6 inches of fast-moving flood water can knock an adult off their feet and sweep them away.
- 12 inches of moving water can carry a small car.
- 18 to 24 inches of water can carry away larger vehicles including trucks, vans, and SUVs.



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](#). You can also view our [interactive map](#) showing project locations.

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.

FEMA's mapping contractor will be contacting communities in these counties about upcoming Community Coordination meetings. Communities should attend the meeting to learn more about the preliminary maps and next steps.

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.

FEMA's mapping contractor recently contacted communities about the Community Coordination virtual meeting, which will be held twice on February 15 and 16, 2022. Communities should attend the meeting to learn more about the preliminary maps and next steps.

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.

Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)

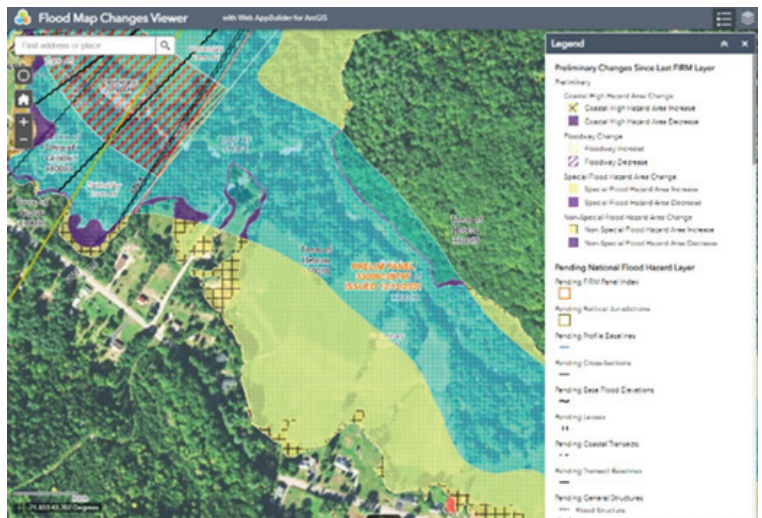
Issuance of preliminary maps is expected in 2022.

Waits-Connecticut Rivers and Ammonoosuc-Connecticut Rivers Watersheds

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

Winnepesaukee River Watershed

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.



What is considered a basement?

A basement is defined as any area of the building having its floor subgrade (below ground level) on all sides. Rooms that are not fully below ground level (such as sunken living rooms, crawlspaces, and the lower-levels of split-level buildings) may still be considered basements because the lowest level floor is below ground on all sides.



Publication Spotlight: Basement Flooding, What's Covered?

After a flood event, you may not be sure what is included by flood insurance as it pertains to basements. Many of us use our basement for storage and it may be surprising to learn what is covered and what is not covered under the Standard Flood Insurance Policy (SFIP). For the broadest flood protection, the National Flood Insurance Program (NFIP) recommends purchasing both building and contents coverage as they each provide protection to different types of items.

Basement items are covered under Building Coverage if they are connected to power and installed. Examples include central air conditioners, electrical outlets and light switches, furnaces and hot water heaters, and sump pumps.

Basement items are covered under Contents Coverage if they are connected to a power source. Examples include clothing washers and dryers, window air conditioners, and freezers and contents.

Items specially not listed in the policy are not covered in a basement. Examples include finished basement home improvements, couches, televisions, and family photographs or keepsakes.

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

Basement Flooding
What's Covered?

The National Flood Insurance Program (NFIP) recommends purchasing both building and contents coverage for the broadest flood protection available. Basements, defined as any area of a building with a floor that is below the ground level on all sides, receive limited coverage. Refer to your policy for the complete list of covered items.

BUILDING COVERAGE
Basement items are covered under Building Coverage if they are connected to power and installed. Examples include:

- Central Air Conditioners
- Electrical Outlets and Light Switches
- Furnaces and Hot Water Heaters
- Sump Pumps

CONTENTS COVERAGE
Basement items are covered under Contents Coverage if they are connected to a power source. Examples include:

- Clothing Washers and Dryers
- Window Air Conditioners
- Freezers and Contents

NOT COVERED
Items not specifically listed in the policy are not covered in a basement. Examples include:

- Finished Basement Home Improvements
- Couches
- Televisions
- Family Photographs or Keepsakes

To ensure a smooth claims process, photograph and document the **manufacturer, make, model, and serial number of building equipment and appliances** for your adjuster.

The Standard Flood Insurance Policy (SFIP) does not pay for removal of non-covered building or personal property items, even if the removal of these items facilitates cleanup of covered building repairs, such as the removal of carpet installed inside a basement.

For more in-depth information on basement coverage from the NFIP visit: [Agents.FloodSmart.gov/marketing/resource-library](https://agents.floodsmart.gov/marketing/resource-library).

The NFIP managed by the Federal Emergency Management Agency (FEMA), aims to reduce future flood damage by providing people with flood insurance through the federal program and private insurance companies. Contact an agent to understand the coverages outlined in your homeowners insurance policy and identify where flood insurance can help. For flood insurance questions and 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 FEMA Mapping and Insurance exchange (FMIX) at (877) 336-2627.

This document is not intended to provide legal advice or guidance.
October 2021

In Case You Missed It...

Floodplain Development Scenarios: Practical Examples for Community Officials

The New Hampshire's Floodplain Management Program's recent webinar covered common floodplain development scenarios and the floodplain development requirements, which are included in the local floodplain regulations of 92 percent of New Hampshire's communities that participate in the National Flood Insurance Program (NFIP). A recording of the webinar is now available on the [Office of Planning and Development's YouTube channel](#).

Changing Flood Insurance for the Changing Climate

FEMA's recent webinar covered combining land use planning and development decisions with strong building codes, and how these can reduce vulnerabilities to buildings and infrastructure as well as save lives. A recording of the webinar is now available on [FEMA's YouTube channel](#).

Publications, Media, and Resources Available

Long-Term Community Resilience Exercise Resource Guide

FEMA recently released the Long-Term Community Resilience Exercise Resource Guide as a “one-stop-shop” for any jurisdiction or organization looking to conduct a climate-focused exercise. Included in the guide is a dictionary with common terms to ensure a shared understanding of climate-related terminology and principles, tools and templates for planning and conducting climate-focused exercises, and resources including funding opportunities, risk assessments and training programs.

Coffee Break Webinar Series

FEMA Region 3 is hosting a coffee break webinar series for hazard mitigation planners and other partners in reducing risk in their communities. These “Coffee Breaks” are hour long sessions hosted every other month to provide mitigation best practices and highlight the work happening at federal, regional, state, and community levels.

Adapting Stormwater Management for Coastal Floods Tool

NOAA's Office for Coastal Management recently launched an updated version of the Adapting Stormwater Management for Coastal Floods tool. Communities can use this website to determine how the flooding of today and tomorrow can affect their stormwater systems and generate reports that can be used to display local information about the current and future flooding impacts and inform planning efforts.

CRS Webinar Series

The CRS webinar series provides both live and on-demand training to communities that are not yet participating in the Community Rating System (CRS), local government staff who are new to the CRS, and those with experience in the program. The series includes both basic introductory sessions and more advance topics, most averaging about an hour in length. All sessions are free but registration is required.

Many of the courses are eligible for CECs for Certified Floodplain Managers (CFMs). Be sure to check the website periodically as new webinars are always being added. To learn more about these webinars and to register, visit the [training website](#) and click the “Upcoming” tab.

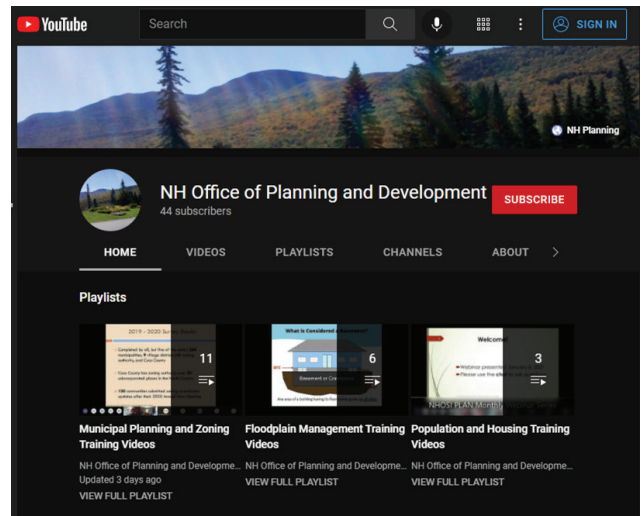
Podcast Spotlight

The US Army Corps of Engineers' [Engineering with Nature](#) (EWN) podcast features conversations on how the innovative EWN approaches are being applied to address such challenges as climate change, coastal resilience, flood risk management, and more. All three seasons are now available.

Floodplain Management Training Playlist

The New Hampshire Office of Planning and Development has a [playlist of Floodplain Management Training videos](#) available on their YouTube page. These videos include topics such as floodplain management basics, flood mapping, and substantial improvements and substantial damage. Videos are continuously added as they become available.

Have a topic for a training video you would like to see in the future? Let us know by emailing Katie Nelson, State Floodplain Management Program Coordinator, at kathryn.o.nelson@livefree.nh.gov.



Save the Date!

New Hampshire's Flood Safety Awareness Week is March 21-25, 2022!

Be on the lookout for more information coming soon!

Connect with us!

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