

Flood Lines

New Hampshire Floodplain Management Program
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Are you making substantial improvement/damage determinations? What Floodplain Administrators Need to Know

Written by Katie Paight, State Floodplain Management Program Coordinator

When structures undergo repair or improvement, it is an opportunity for communities to reduce flood damage to existing structures. For participating communities of the National Flood Insurance Program, structures undergoing repair or improvement in Special Flood Hazard Areas (SFHA) must have a substantial improvement and/or substantial damage determination made for the structure by the local floodplain administrator.

Substantial Improvement (SI) means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement.

Substantial Damage (SD) means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

A few key things to remember:

- If a substantial improvement or substantial damage is determined, the structure must be built or brought into compliance with the community's floodplain regulations for new construction.
- The determination is based off the structure's market value, NOT including the land value.
- Many NH communities use the structure's appraised value as the market value.
- Substantial damage is damage caused by ANY origin (flooding, fire, natural disaster, etc.)

More information and resources:

- [Making Substantial Improvements \(SI\) Determinations](#)
- [Making Substantial Damage \(SD\) Determinations](#)
- [An Introduction to Substantial Improvements and Substantial Damage Training Video](#)
- [SI/SD Application Packet Template](#)
- [Property Owner Guide to SI/SD](#)
- [SI/SD Desk Reference](#)

Elevation Certificate and Dry Floodproofing Certificate Under Review

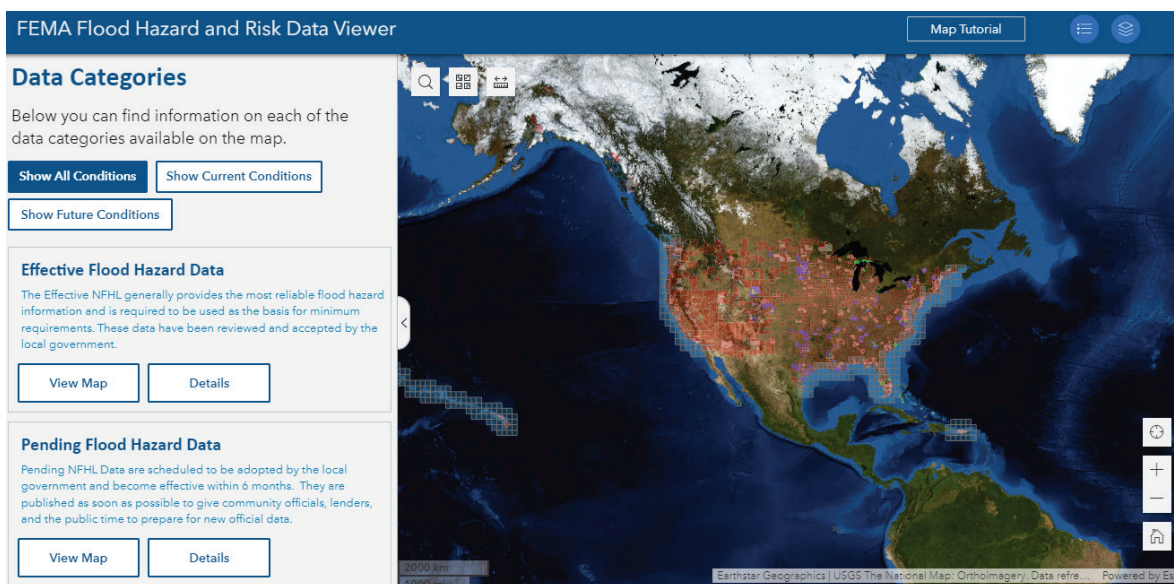
FEMA's Elevation Certificate and Dry Floodproofing Certificate for Non-Residential Structures, which were set to expire on November 30, 2022, are under review at the federal Office of Management and Budget (OMB). Until the OMB review process is complete, continue using the existing forms, which remain available on [FEMA's website](#). Upon OMB approval, FEMA will issue a memorandum highlighting changes to the forms and update the website for immediate use of the newly approved forms with the new expiration date.

Once these new forms are released, the NH Floodplain Management Program will hold a training for community officials, floodplain administrators, engineers, surveyors and other floodplain professionals on the changes included in the new forms.

[FEMA Flood Hazard and Risk Data Viewer](#)

This viewer shares a variety of flood hazard and risk data. Some flood hazard and flood risk data produced by FEMA define minimum requirements for the National Flood Insurance Program (NFIP). This viewer includes these required NFIP data and includes other data showing current and potential future flood hazards and risks. This provides you access to more complete flood hazard data. For example, NFIP minimum requirements are based on a specific flooding scenario. However, a single scenario cannot fully communicate the hazard and risk for a particular place and the chances of flooding may change over time.

The effective Flood Insurance Rate Map (FIRM) and the Flood Insurance Study (FIS) define the official required NFIP minimums. The FIRM Database and the National Flood Hazard Layer (NFHL) do as well. The [National Flood Hazard Layer Viewer](#) and the [Map Service Center](#) provide direct access to this official NFIP data.



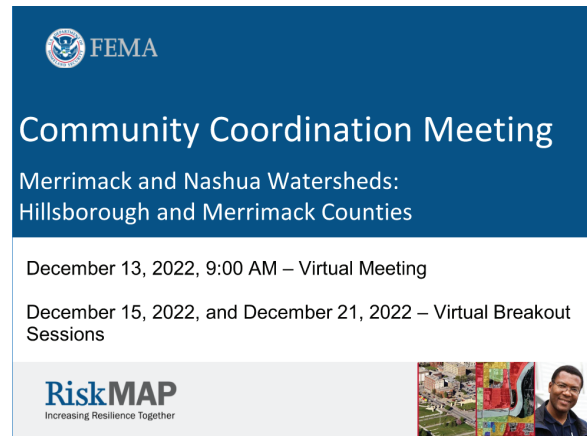
Screenshot: FEMA Flood Hazard and Risk Data Viewer

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/Pemigewasset River Watersheds** - FEMA has completed a [Discovery project](#) to determine flood map update needs in the watersheds.
 - Preliminary maps are available on the FEMA Flood Map Changes Viewer for Grafton and Sullivan Counties.
 - A 90-day appeal period is currently underway for Grafton County, ending on January 25, 2023. This is an opportunity for community officials and residents to submit scientific or technical information if they believe the preliminary maps are scientifically or technically incorrect.
 - A 30-day data submission period for the draft FIRM database for Merrimack County was held from August-September, 2022.

- **Merrimack River and Nashua River Watershed** - FEMA has completed a Discovery project to determine flood map update needs in the watersheds.
 - Preliminary maps are now available on the [FEMA Flood Map Changes Viewer](#) for Merrimack and Hillsborough Counties.
 - A Consultation Coordination Officer (CCO) meeting was held on December 13, 2022 with community officials.



- **Saco River Watershed** –FEMA has completed a Discovery project to determine flood map update needs in the watersheds. The Discovery Report was released in December 2022. Next steps include the development of flood hazard mapping and flood risk data, which will then be shared with community officials at a Flood Risk Review Meeting that will be scheduled by FEMA.
 - [The Discovery meeting](#) was held on May 10, 2022.
- **Waits River-Connecticut River Watershed** - FEMA has completed a Discovery project to determine flood map update needs in the watersheds. The Discovery Report was released in October 2022. Next steps include the development of flood hazard mapping and flood risk data, which will then be shared with community officials at a Flood Risk Review Meeting that will be scheduled by FEMA.
- **Ammonoosuc River-Connecticut River Watershed** - FEMA has completed a Discovery project to determine flood map update needs in the watersheds. The Discovery Report was released in October 2022. Next steps include the development of flood hazard mapping and flood risk data, which will then be shared with community officials at a Flood Risk Review Meeting that will be scheduled by FEMA.

In Case You Missed It...

Floodplain Management Basics for Community Officials

The NH Floodplain Management Program held a [Floodplain Management Basics for Community Officials webinar](#) on December 12th, 2022, providing basic information and guidance about the National Flood Insurance Program (NFIP), FEMA flood maps and studies, community floodplain regulations, and the responsibilities of a NFIP participating community to remain in good standing in the program. The recording of the webinar is available on [NH OPD's YouTube Page](#).

Soak up the Rain Webinar Recordings Available

Webinar recordings that initially aired between December 2020 and August 2021 are now available for review on [EPA's Soak up the Rain Website](#). The archive includes:

- The Green Connector: Building Municipal Resiliency through Nature-based Approaches
- A Tree Grows in Chelsea: Greening our Gateway Cities
- Phytotechnology: a Nature-Based Approach to Containing Contamination
- Addressing Stormwater Flooding through Resilience Action Strategies and Substantiable Financing.

2023 Rising Tides Photo Contest Coming January 21-24, 2023

The [Rising Tides Photo Contest](#) is a unique opportunity to use photography to learn how places are already being impacted by high tide flooding and will be affected by rising sea levels. This year, the Rising Tides Photo Contest will focus on documenting higher-than-normal tides and showcasing the coastal area's resilient ecosystems, economies, infrastructure, and communities.

We hope you will participate in the upcoming Rising Tides Photo Contest is **January 21-24, 2023** and will help document the impacts of rising seas and flooding along New Hampshire's tidal shoreline.

This annual contest is hosted by the [New Hampshire Coastal Adaption Workgroup \(CAW\)](#). Contest details, including rules and submission details, can be found on the contest's website.



Publication Spotlight: FEMA's Flood Insurance Advocate Explains When Flood Insurance is Required

While flood insurance is always recommended, there are situations when flood insurance is required. FEMA's short video, [FEMA's Flood Insurance Advocate Explains When Flood Insurance is Required](#), helps to increase awareness of when the purchase of flood insurance is required by law versus when it is recommended.

Flood Insurance is required when a structure is located in special flood hazard area and the owner has a federally regulated or insured mortgage. This is a requirement of the lender and they will require that the property owner have and maintain flood insurance for the duration of the loan. A lender may also require flood insurance as their discretion for areas not mandatory to the purchase requirement.

It is also important to know that if a property receives disaster assistance after a flood, FEMA may require the property owner to purchase and maintain flood insurance in order for the property to be eligible for certain types of disaster assistance in the future.



"FEMA's Flood Insurance Advocate Explains When Flood Insurance Is Required" Screenshot

Publications, Media, and Resources Available

NFIP Flood Insurance Manual – Updated effective October 1, 2022

The National Flood Insurance Program (NFIP) Flood Insurance Manual provides NFIP underwriting policies and processes to enable effective and consistent program implementation. The primary audience of the manual is NFIP agents and insurers. It covers every aspect of selling and servicing NFIP flood insurance policies.

Fact Sheet: Mitigating the Risk of Extreme Temperatures with Hazard Mitigation Assistance Funds

FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation measures that build climate resilience. These funds can be used to plan for and mitigate risks posed by natural hazards, including extreme temperatures. This fact sheet identifies opportunities for hazard mitigation assistance, provides an overview of considerations and identifies other available FEMA resources.

Local Elected and Appointed Officials Guide

The document and associated quick reference guide and checklists provide an executive-level introduction to emergency management concepts and principles for local senior officials and identifies local senior officials' roles and responsibilities for emergency management before, during and after disasters. Download the **Quick Reference Guide** and **Checklist**. View the **short video** on potential roles local elected and appointed officials can play before, during and after disasters.

Climate Risk & Resilience Portal

Climate change is increasing the complexity, intensity, and frequency of disasters. Understanding future climate conditions in cities and towns across the United States is necessary to prepare for future climate realities. To address this requirement, ClimRR — the Climate Risk and Resilience Portal — empowers individuals, governments, and organizations to examine simulated future climate conditions at mid- and end-of-century for a range of climate perils. ClimRR was developed by the **Center for Climate Resilience and Decision Science (CCRDS)** at Argonne National Laboratory in collaboration with AT&T and the United States Department of Homeland Security's **Federal Emergency Management Agency (FEMA)**.

Flood Risk Disclosure. Model State Requirements for Disclosing Flood Risk During Real Estate Transactions

This guide identifies states with the strongest flood risk disclosure requirements and provides a selection of their laws and disclosure forms as models for use in introducing or strengthening a state's real estate disclosure requirements.

Green Infrastructure: Cost-effective salutations to flooding

In the face of more frequent and costly flooding, communities need cost-effective solutions that reduce risks and contribute to well being. Green infrastructure solutions, from wetland restoration to permeable pavement, are growing in popularity because they improve safety while creating additional community benefits such as improving water quality and access to nature trails. However, local governments may hesitate to pursue green infrastructure projects because of a lack of information about long-term costs. New resource uncovers new data that reveal that green infrastructure projects can be cost-effective as well as durable, adaptable, and beneficial in many ways.

Can you identify where this photo was taken?

Here at the NH Floodplain Management Program, we are looking to identify locations of our historic flooding photos taken in New Hampshire. Can you identify where this photo was taken?. Please let us know of any guesses you may have! You can send any guesses to Katie Paight at 603-271-1755 or at Kathryn.O.Paight@livefree.nh.gov.

Do you have your own flooding photos that you're willing to share? Reach out to Katie at the contact information above to share your own photos of flooding in New Hampshire.



Your Flood Risk Doesn't Freeze in Winter!

Your flood risk doesn't freeze in the winter. Snowmelt floods happen across the United States when snow thaws rapidly. All it takes is a warm day or heavy rainfall after it snows to cause severe flood damage.

[Learn more.](#)



Connect with us!

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