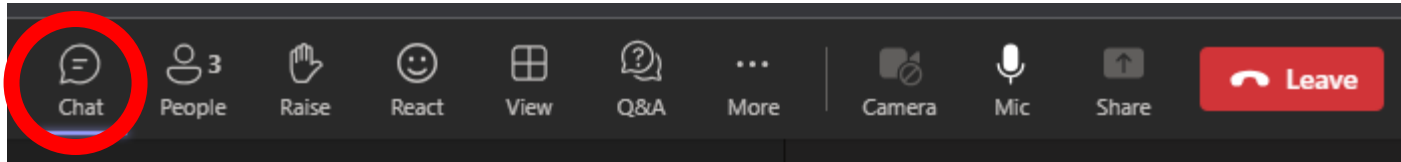


# Please Sign In

# CCO Meeting

Merrimack County, New Hampshire



- **Click Chat on options bar and enter your:**
  - Name
  - Town/City/Agency you represent
  - Your position
  - Email
- **If you've only called in to the audio, please email Molly Cox ([coxmc@cdmsmith.com](mailto:coxmc@cdmsmith.com)) to sign in.**
- **Also please enter any questions you have in the Chat during the meeting, and we will address them at the end of the presentation or send an email and we will follow up.**



FEMA

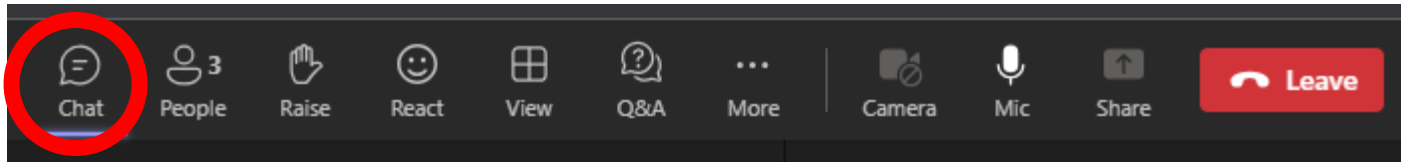
# Community Coordination and Outreach Meeting Contoocook Watershed Merrimack County, New Hampshire

## Virtual Meeting

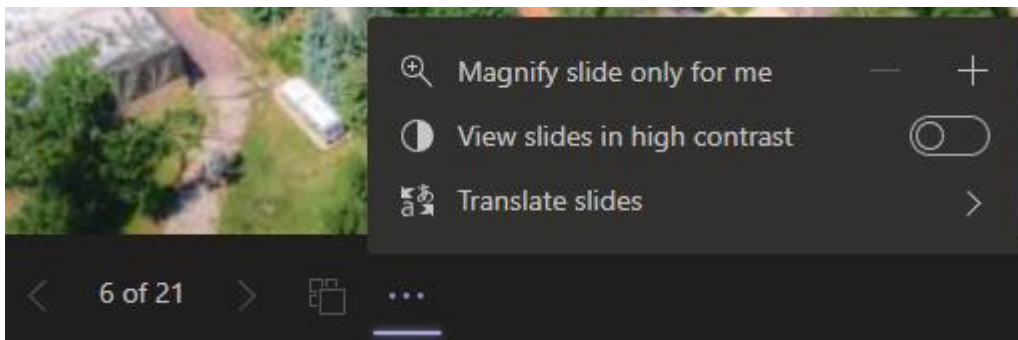
Wednesday, July 26 at 10:00 am

**RiskMAP**  
Increasing Resilience Together





- Please enter any questions you have in the Chat during the meeting, and we will address them at the end of the presentation
- Your microphone will be disabled until the end of the presentation when we have time for open questions and discussion.
- There are accessibility options available in Teams to help you view the slides. You can access them at the bottom of your screen.



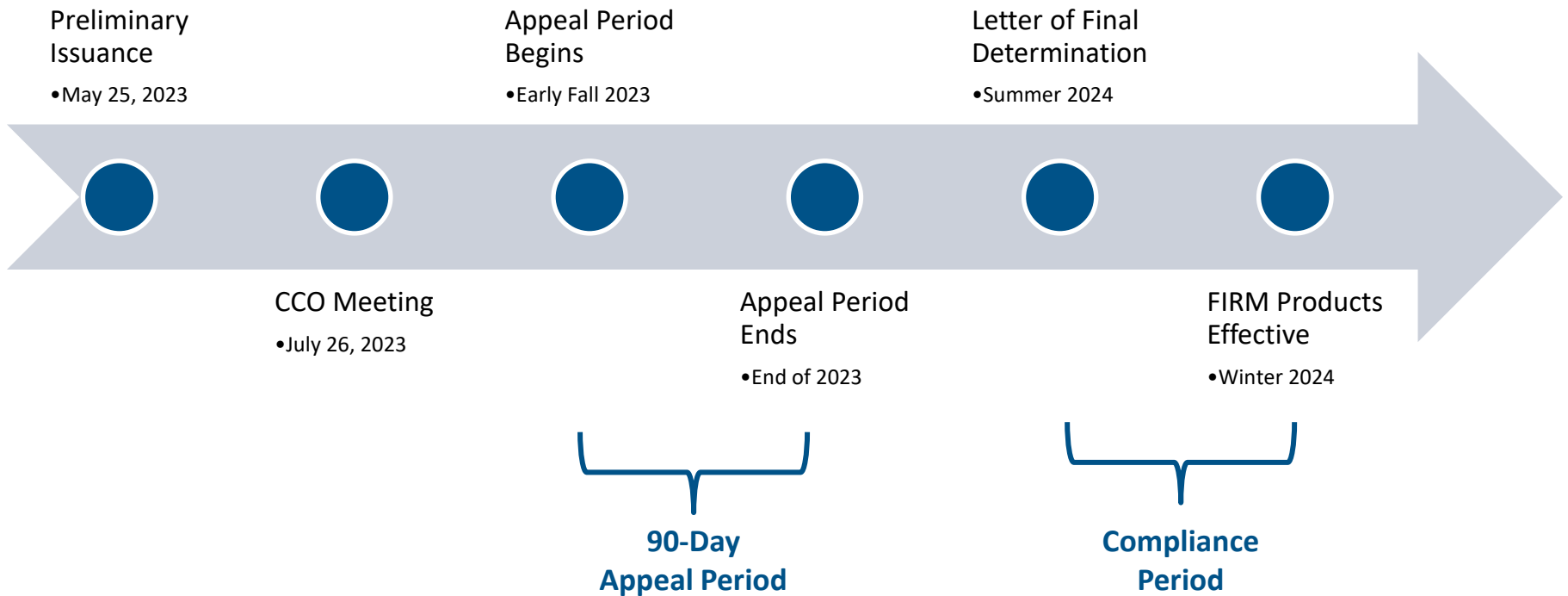
# Agenda

- **Project Timeline**
- **Flood Hazard Analysis Recap**
  - Flood Map Change Viewer
- **Flood Risk Products**
  - Regulatory and Non-Regulatory
- **Hazard Mitigation and Flood Insurance**
- **Post-Preliminary Processing**
  - Public Review and Appeal Period
  - Effect on Existing Letters of Map Change
  - Community Adoption Process

# Community Involvement

- Community engagement during the FEMA Flood Risk study:
  - **Discovery meeting** – *Contoocook Watershed: December 12, 2018; Pemigewasset Watershed: December 11, 2018; Merrimack Watershed: July 7, 2015*
  - **Work Map meetings** – *Contoocook Watershed: March 24, 2021, March 25, 2021; Pemigewasset Watershed: March 30, 2021, April 6, 2021; Merrimack Watershed: July 17, 2019*
  - **SID 621 Compliance Period** – *August 8, 2022- September 7, 2022*
  - **CCO meeting** – *July 26, 2023*
  - **Open House meeting** – *Will occur during LFD compliance period*

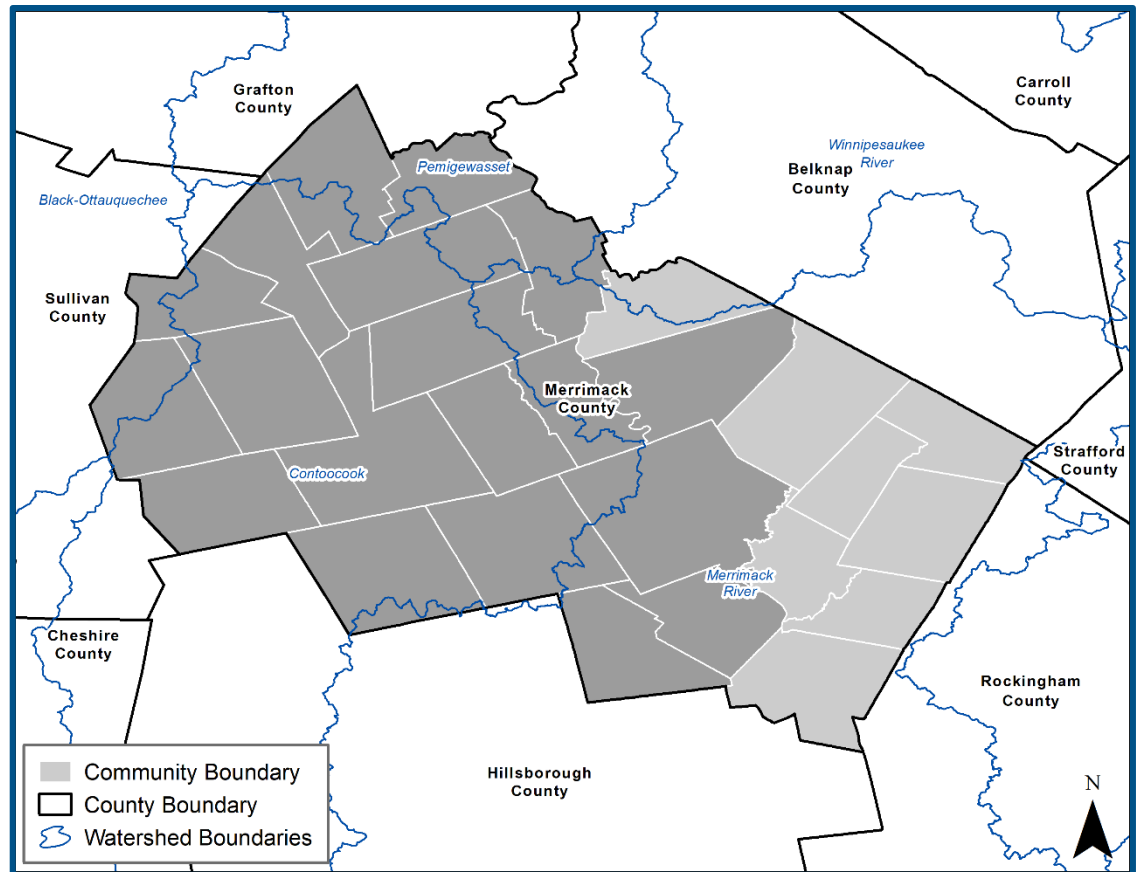
# Post-Preliminary Phase Overview



# Merrimack County Communities

## The Merrimack County, New Hampshire Study Area:

- 19 Communities in Merrimack County
- No Unincorporated Areas



# Merrimack County Communities

## The Merrimack County, New Hampshire Study Area

- \*City of Concord
- \*City of Franklin
- Town of Andover
- \*Town of Boscawen
- \*Town of Bow
- Town of Bradford
- \*Town of Canterbury
- Town of Danbury
- \*Town of Dunbarton
- Town of Henniker
- Town of Hill
- \*Town of Hopkinton
- Town of New London
- Town of Newbury
- \*Town of Salisbury
- Town of Sutton
- Town of Warner
- Town of Webster
- Town of Wilmot

\*Community also studied in Merrimack Watershed

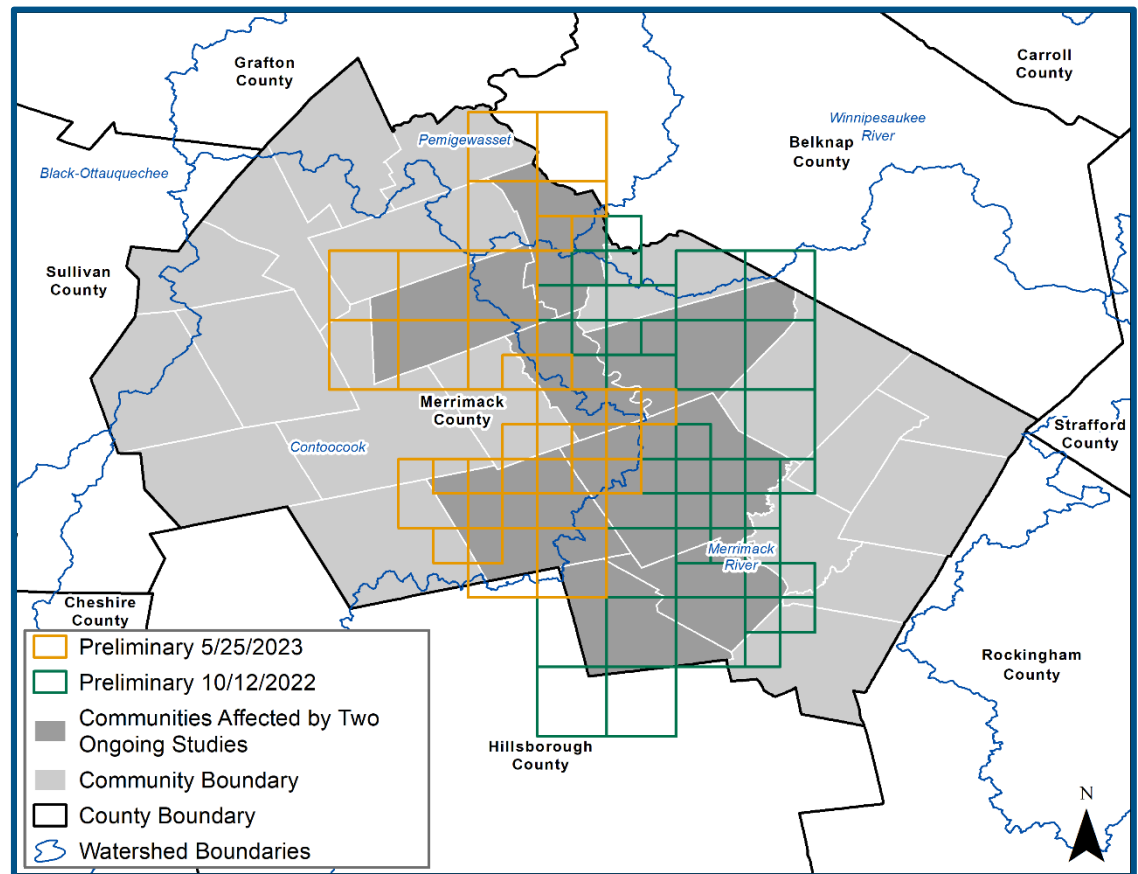


# Merrimack County Communities

## Communities Affected by Two Ongoing Studies

- City of Concord
- City of Franklin
- Town of Boscawen
- Town of Bow
- Town of Canterbury
- Town of Dunbarton
- Town of Hopkinton
- Town of Salisbury

Merrimack Watershed CCO Meeting was held 12/13/2022 (For panels issued Preliminary on 10/12/2022)



# Why the mapped floodplain boundaries may be different

## New Detailed Studies

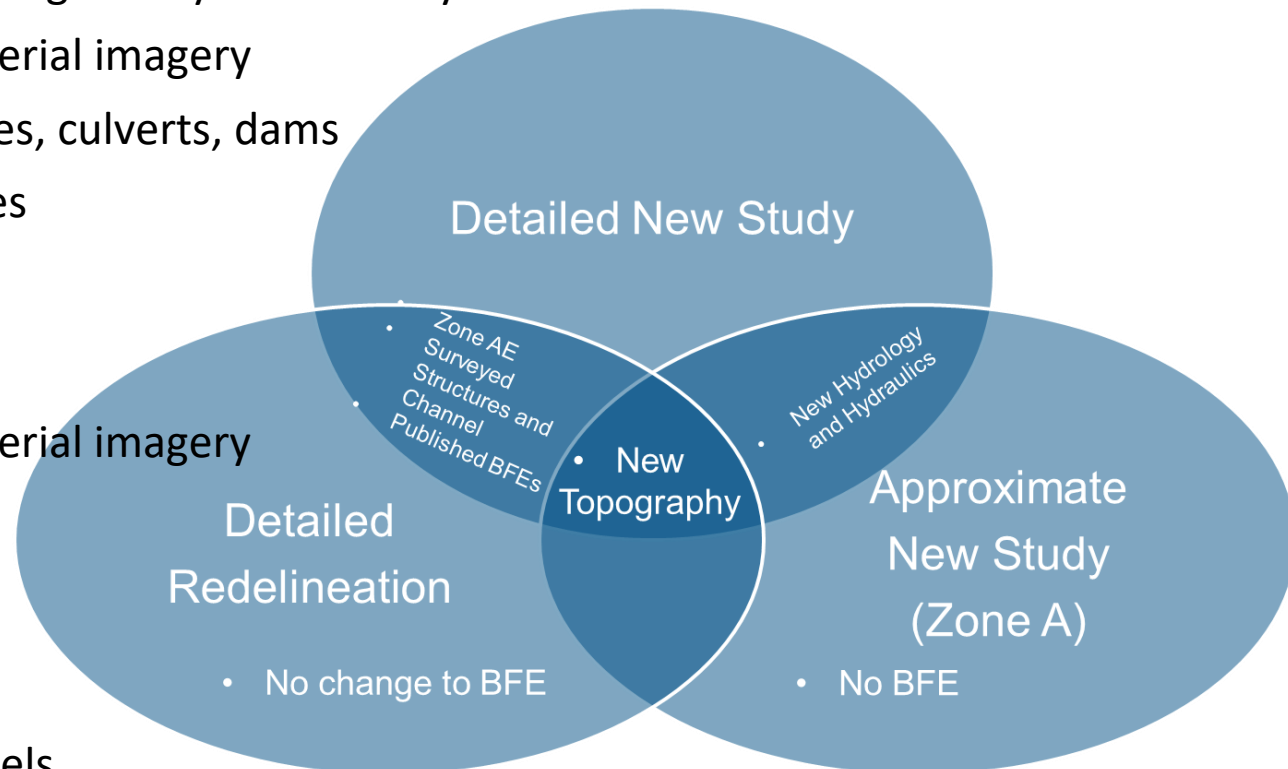
- Improvements in hydrologic or hydraulic analyses
- New topography and aerial imagery
- New or modified bridges, culverts, dams
- Stream channel changes

## Redelineation

- No change to BFE
- New topography and aerial imagery
- New aerial imagery

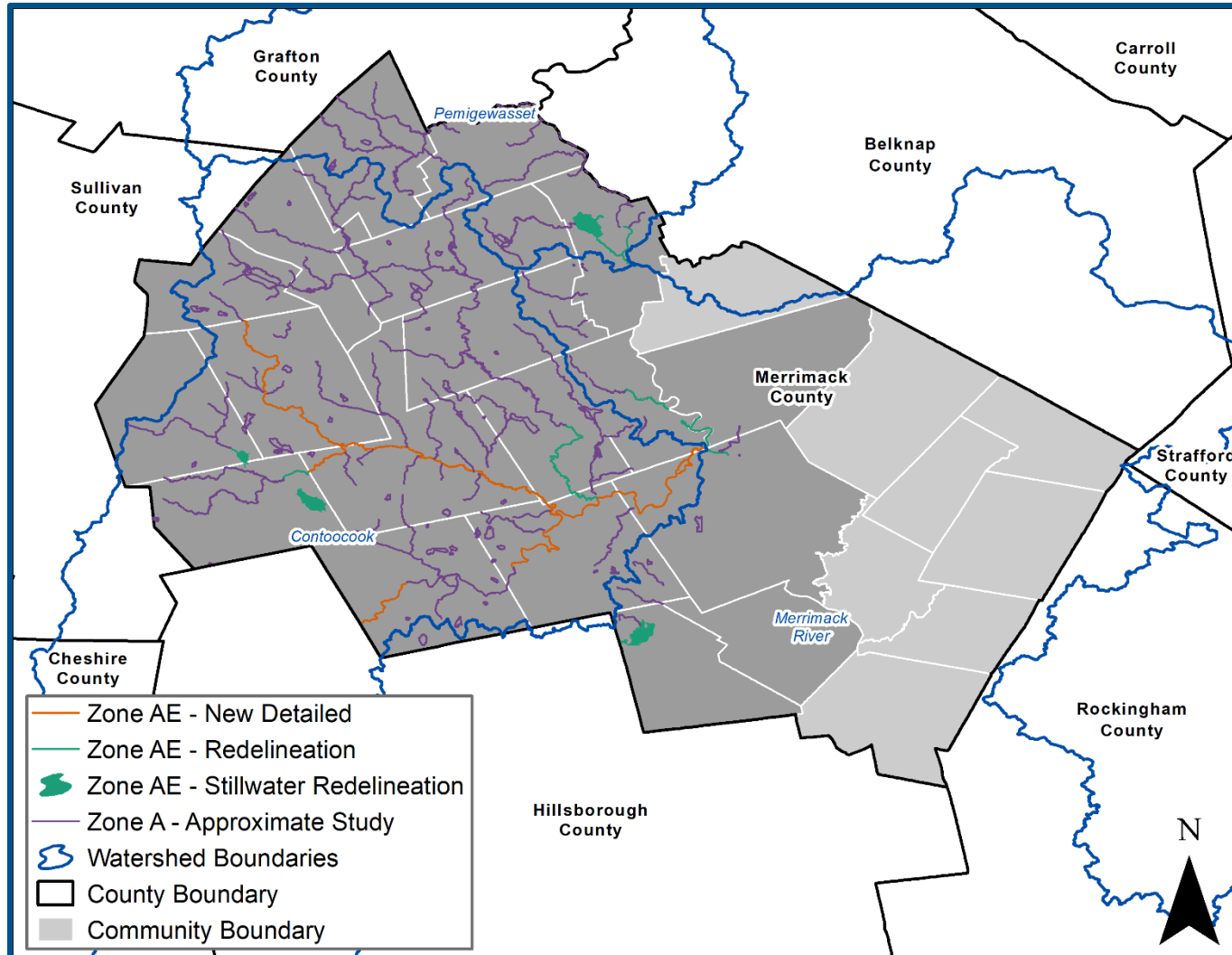
## Zone A

- No BFE
- New approximate models
- New topography and aerial imagery



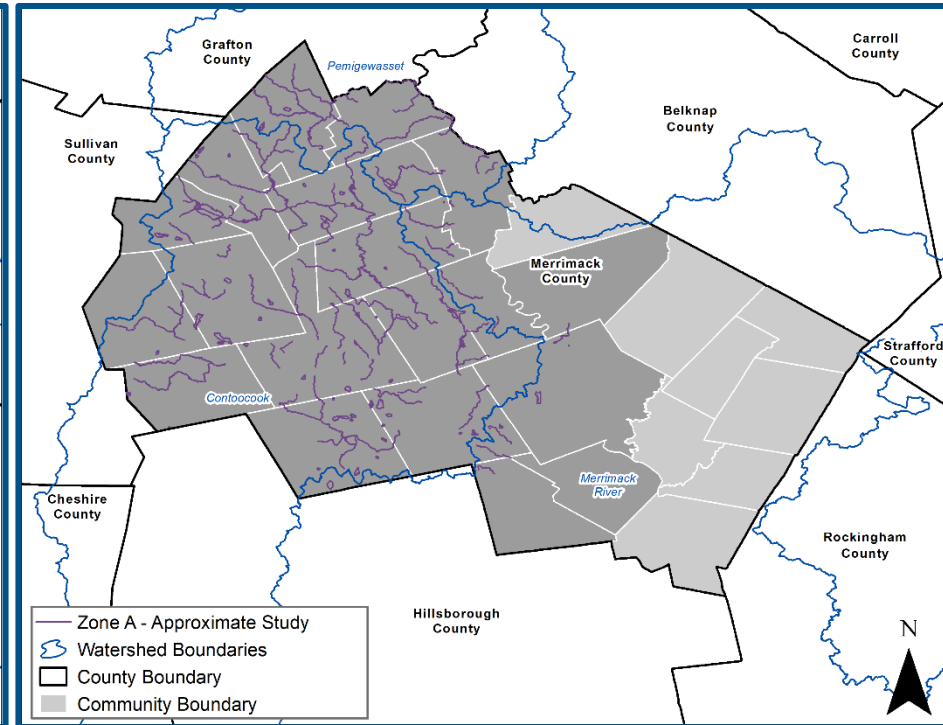
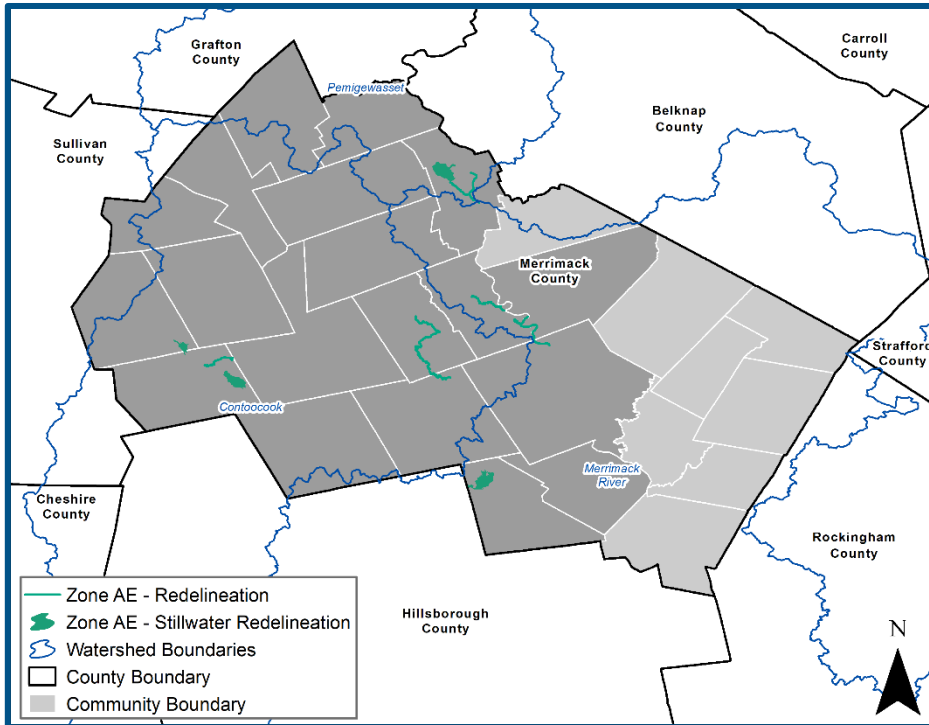
# River Reaches

## New Detailed, Redelineation, and Approximate



# River Reaches Redelineation

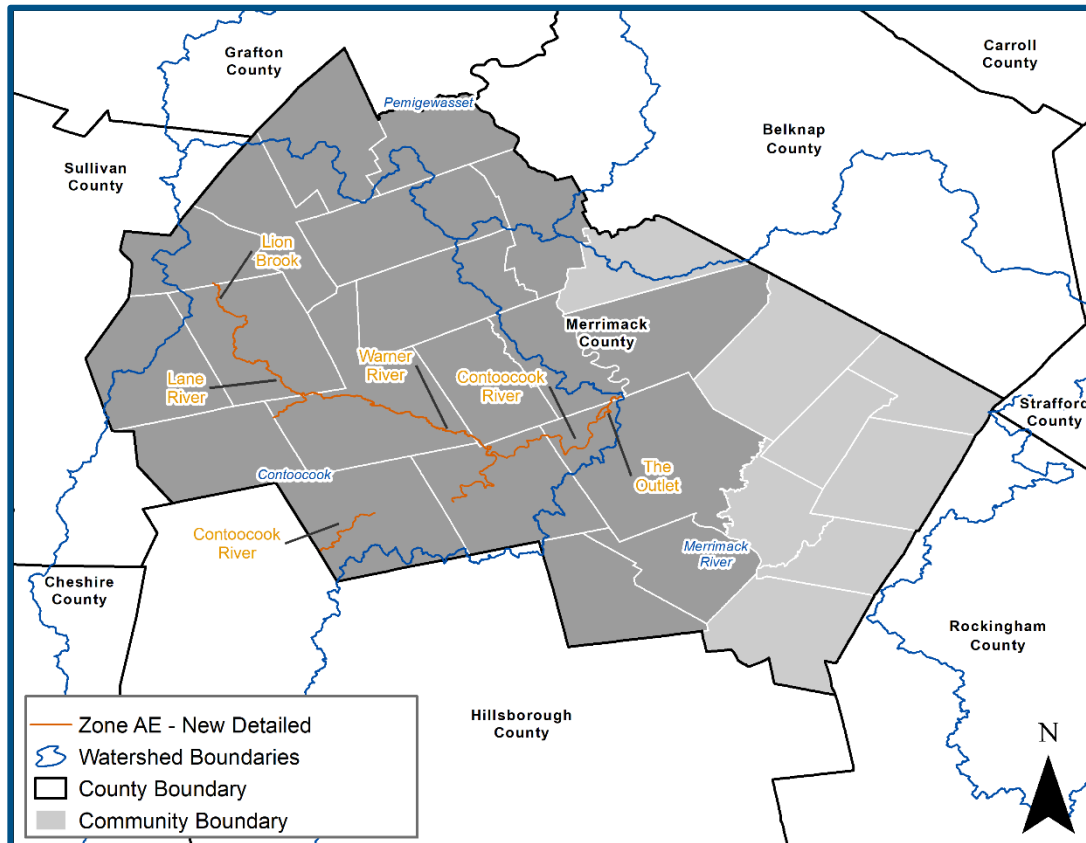
# River Reaches Approximate



# River Reaches – Newly Studied Zone AE

## Newly studied Zone AE reaches

- Contoocook River
- Lane River
- Lion Brook
- The Outlet
- Warner River



# River Reaches – Newly Studied Zone AE

**Zone AE – areas that have a 1% probability of flooding every year**

**Contoocook River (18.6 mi) – Boscawen and Concord, NH**

From confluence with Merrimack River to 395 feet upstream of Dam

**Contoocook River (4.7 mi) – Henniker, NH**

From downstream of State Route 114/Bridge Street County Boundary

**Lane River (10.0 mi) – Sutton, NH**

Confluence with Warner River to Confluence with Lion Brook

**Lion Brook (3.0 mi) – New London, NH**

Confluence with Lane River to 500 ft downstream of Route 11/Old King Hill Road N

**The Outlet (1.4 mi) – Concord, NH**

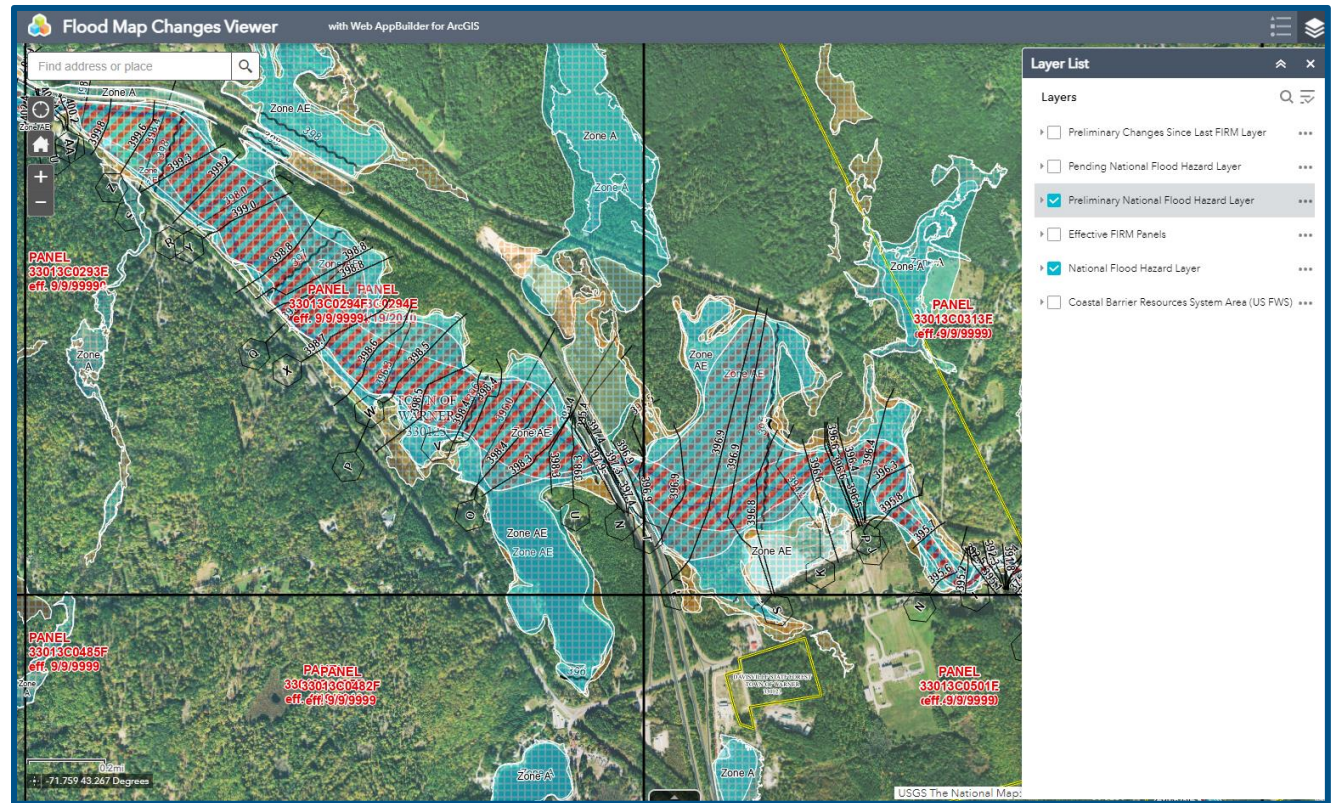
Downstream confluence with Contoocook River to Upstream confluence with Contoocook River

**Warner River (16.8 mi) – Hopkinton, Webster, Warner, and Sutton, NH**

Confluence with Contoocook River to Corporate Limit

# FEMA's Flood Map Change Viewer

- FEMA FMCV:
  - Preliminary NFHL
  - Pending NHFL
  - Effective NFHL
  - Preliminary CSLF
  - Preliminary Map Comparison Tool

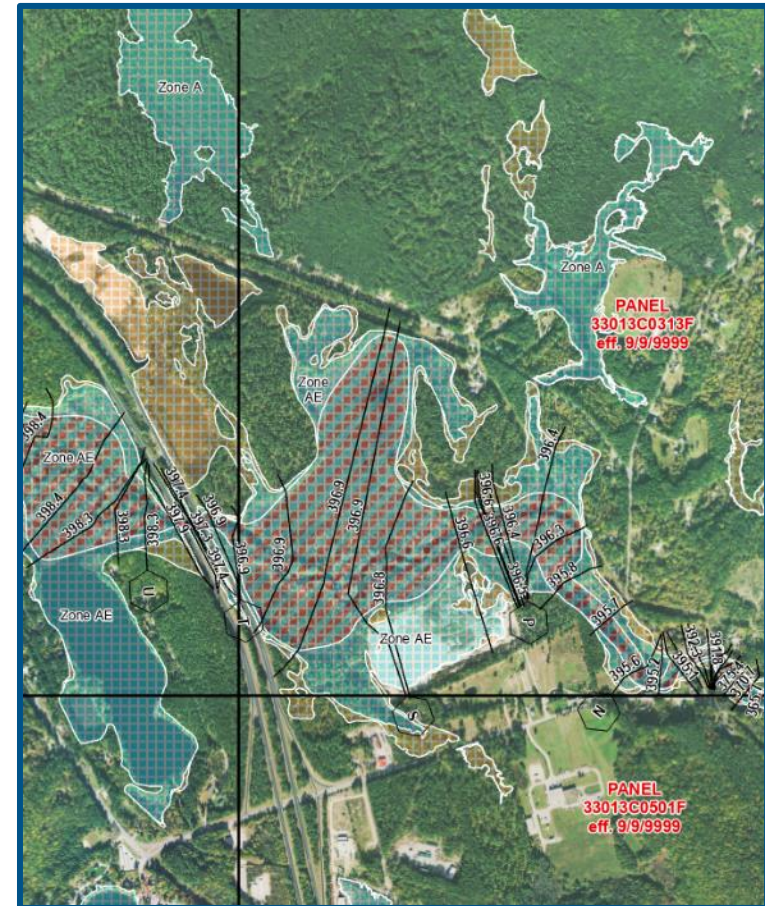


The FMCV is available at  
[msc.fema.gov/fmcv](https://msc.fema.gov/fmcv)

# FEMA's Flood Map Change Viewer



**Effective FIRM  
4/19/2010**



**Preliminary FIRM  
5/25/2023**








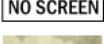
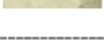



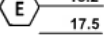
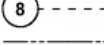






# REGULATORY PRODUCTS

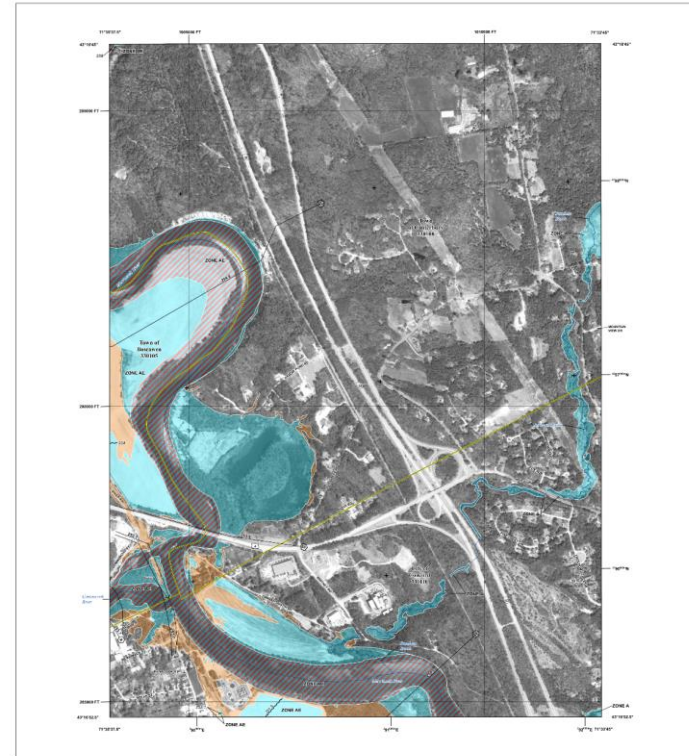
- **Flood Insurance Rate Maps (FIRMs)**
- **Flood Insurance Study (FIS)**
- **Flood Insurance Rate Map (FIRM) Database**  
**(stores the digital GIS data used in the map**  
**production process, as well as tabular data in**  
**FIS report)**

# New FIRM Panel Format

## FLOOD HAZARD INFORMATION

SEE FIS REPORT FOR ZONE DESCRIPTIONS AND INDEX MAP  
 THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING  
 DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT  
[HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, V, A99
		With BFE or Depth Zone AE, AO, AH, VE, AR Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee See Notes. Zone X
OTHER AREAS		Areas Determined to be Outside the 0.2% Annual Chance Floodplain Zone X
		Area of Undetermined Flood Hazard Zone D
GENERAL STRUCTURES		Channel, Culvert, or Storm Sewer
		Accredited or Provisionally Accredited Levee, Dike, or Floodwall
		Non-accredited Levee, Dike, or Floodwall
OTHER FEATURES		Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
		Coastal Transect
		Coastal Transect Baseline
		Profile Baseline
		Hydrographic Feature
	Base Flood Elevation Line (BFE)	
	Limit of Study	
	Jurisdiction Boundary	



**FLOOD HAZARD INFORMATION**

SEE FIS REPORT FOR ZONE DESCRIPTIONS AND INDEX MAP  
 THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT  
[HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV)

**SPECIAL FLOOD HAZARD AREAS**

- Without Base Flood Elevation (BFE) Zone A, V, A99
- With BFE or Depth Zone AE, AO, AH, VE, AR
- Regulatory Floodway

**OTHER AREAS OF FLOOD HAZARD**

- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
- Future Conditions 1% Annual Chance Flood Hazard Zone X
- Area with Reduced Flood Risk due to Levee See Notes. Zone X

**OTHER AREAS**

- Areas Determined to be Outside the 0.2% Annual Chance Floodplain Zone X
- Area of Undetermined Flood Hazard Zone D

**GENERAL STRUCTURES**

- Channel, Culvert, or Storm Sewer
- Accredited or Provisionally Accredited Levee, Dike, or Floodwall
- Non-accredited Levee, Dike, or Floodwall

**OTHER FEATURES**

- Cross Sections with 1% Annual Chance Water Surface Elevation (BFE)
- Coastal Transect
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary

**NOTES TO USERS**

1. This map is a product of the National Flood Insurance Program (NFIP) and is intended for informational purposes only. It is not a warranty of insurance coverage. For more information, please contact your insurance agent or the NFIP.

2. The map is based on the most current data available at the time of publication. It is subject to change without notice.

3. The map is not to be used for any other purpose than that for which it was intended.

4. The map is not a substitute for a professional engineering or architectural drawing.

5. The map is not a substitute for a professional engineering or architectural drawing.

**SCALE**

Graphic scale: 0 to 1.000 feet

Graphic scale: 0 to 300 meters

**PANEL LOCATOR**

Map showing the location of the current panel within the larger map area.

**FEMA**

NATIONAL FLOOD INSURANCE PROGRAM  
 FEDERAL EMERGENCY MANAGEMENT AGENCY  
 DEPARTMENT OF HOMELAND SECURITY

NEW HAMPSHIRE  
 HERKIMER COUNTY  
 SHEPARDVILLE  
 SHEPARDVILLE  
 SHEPARDVILLE  
 SHEPARDVILLE

PRELIMINARY  
 06/25/2013

DATE: 06/25/2013  
 TIME: 10:00 AM  
 USER: JAC/SL  
 PROJECT: 3301000017

# Updated FIRM Panels

## 96 FIRM Panels (maps provided for communities)

- \*City of Concord - 9 Panels
- \*City of Franklin - 6 Panels
- Town of Andover - 11 Panels
- \*Town of Boscawen - 9 Panels
- \*Town of Bow - 1 Panel
- Town of Bradford - 12 Panels
- \*Town of Canterbury - 2 Panels
- Town of Danbury - 7 Panels
- \*Town of Dunbarton - 1 Panel
- Town of Henniker - 18 Panels
- Town of Hill - 11 Panels
- \*Town of Hopkinton - 15 Panels
- Town of New London - 8 Panels
- Town of Newbury - 9 Panels
- \*Town of Salisbury - 7 Panels
- Town of Sutton - 18 Panels
- Town of Warner - 22 Panels
- Town of Webster - 15 Panels
- Town of Wilmot - 9 Panels

\*Community also studied in  
Merrimack Watershed

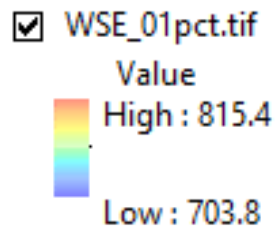
# FLOOD RISK PRODUCTS

# NON-REGULATORY PRODUCTS

- **Water Surface Elevation (WSEL) Grid**
  - Flood elevation for 1% annual chance flood event
- **Flood Depth Grid**
  - Depth of flooding for 1% annual chance flood event (WSEL minus the Ground Elevation)

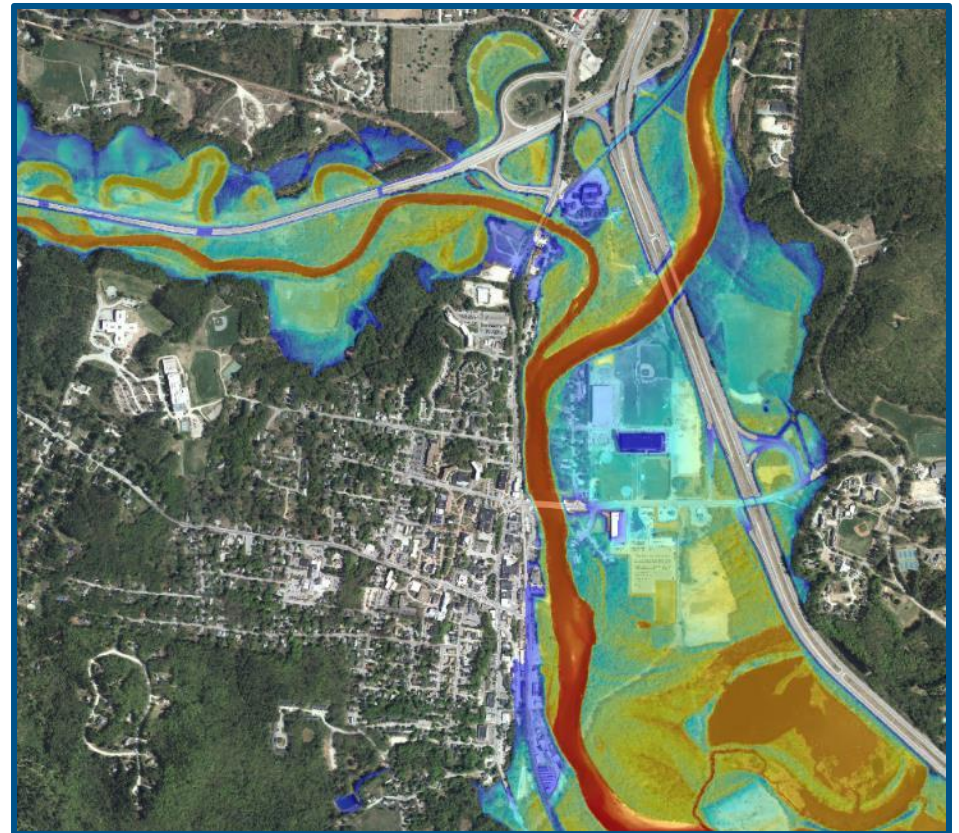
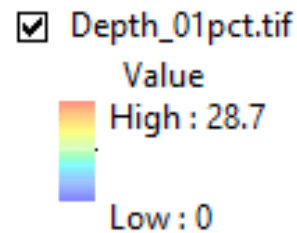
# WSEL Grid

Provided for 1% annual chance flood event



# Flood Depth Grid

Provided for 1% annual chance flood event



# POST-PRELIMINARY PROCESSING (PPP)



# Responsibility each community has for preliminary Flood Insurance Rate Maps (FIRMs)

- Review your preliminary FIRMs and make corrections, comments, and appeals when appropriate
- Conduct outreach to those citizens affected by the changes on the FIRMs
- Adopt a new floodplain ordinance that meets the National Flood Insurance Program (NFIP) requirements

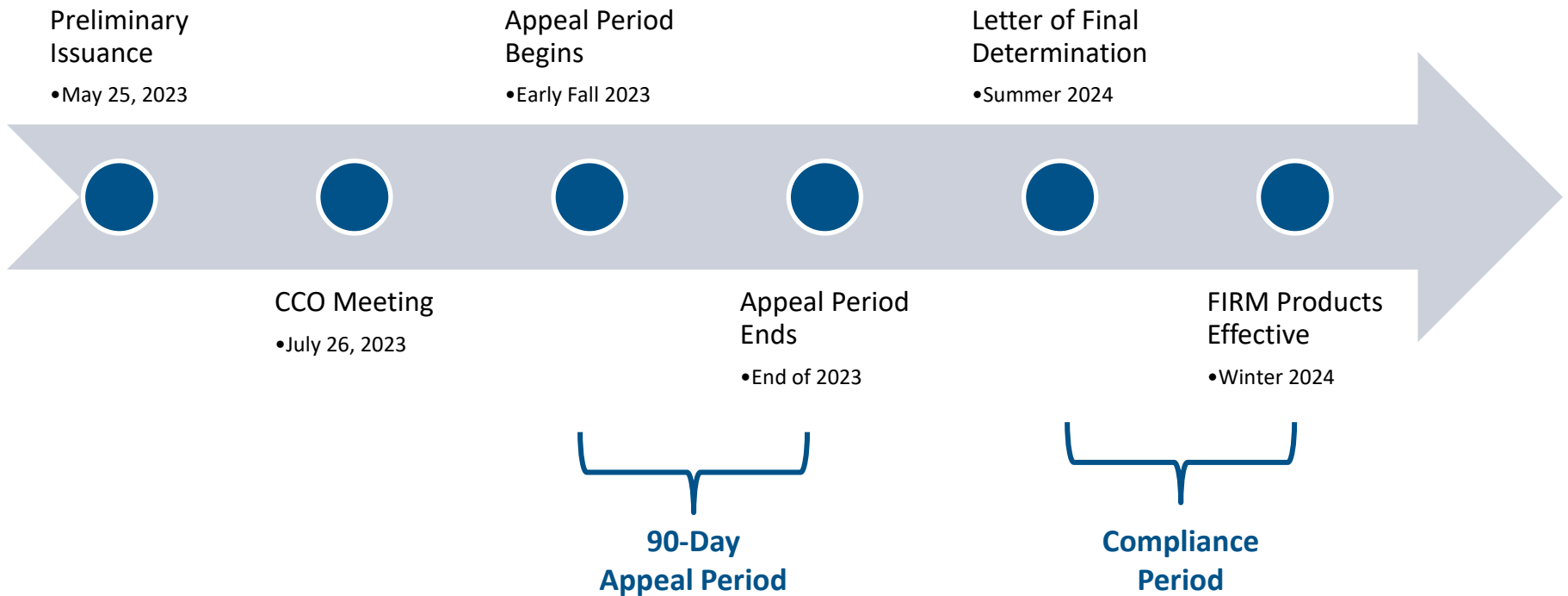


# After CCO Meeting

- Publication in Federal Register announcing new flood maps for community
- Two local newspaper notices (7-days apart)
- Statutory 90-day Appeal Period (Public Review) begins after local newspaper notifications
- After comments and appeals have been resolved, a Letter of Final Determination (LFD) will be issued, notifying each community that in six months the maps will be effective
- Open House Meeting



# Post-Preliminary Phase Overview



# Appeal Period Process

- Appeals must be submitted during the 90-day regulatory appeals period
- Individual property owners and community officials can submit appeals or comments
- During the Appeal Period, all appeals should be sent to

Christopher Markesich

[christopher.markesich@fema.dhs.gov](mailto:christopher.markesich@fema.dhs.gov)

# Appeals

**Appeal is a formal objection to the addition/modification of:**

- Preliminary BFEs/flood depths
- SFHA boundaries and or zone designations (newer delineation are often based on more detailed or recent topography)
- Regulatory floodway boundaries

*\* An appeal must be based on data that show the flood hazard information is scientifically or technically incorrect.*

# Comments

**Comments are objections to a base map feature change or any non-appealable change**

***Non-technical changes or inaccuracies***

- Incorrect or misspelled road/stream names,
- Municipal boundary changes,
- Base map errors, etc.

# Summary of Map Actions (SOMA) and Revalidation Letter

When a revised Flood Insurance Rate Map (FIRM) becomes effective, all previous map changes are superseded. New panels are updated to include appropriate changes made via Letters of Map Change (LOMCs).

- SOMA identifies if a current LOMC is likely to be incorporated into the revised panel, superseded by new information, or revalidated once the revised panel becomes effective
- Revalidation Letter lists previously issued LOMCs that have been reaffirmed for the new FIRM



# Post-Preliminary Processing

## ■ Summary of Map Actions (SOMA)

An assessment of all existing LOMCs compared with the new FIRMs

- all LOMCs are reviewed and revalidated by letter, as appropriate, as part of the map update process.
- LOMCs are legally binding changes to the map

SOMA-1

**PRELIMINARY SUMMARY OF MAP ACTIONS**

Community: SOMERSET, TOWN OF Community No: 255220

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

**1. LOMCs Incorporated**

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

**2. LOMCs Not Incorporated**

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	03-01-0204A	12/18/2002	3301 RIVERSIDE AVENUE	2552200002B	25005C0244G
LOMA	07-01-0103A	12/05/2006	ESTATE OF JOSEPH HOLT, PARCEL B - 1321 RIVERSIDE AVENUE (MA)	2552200002B	25005C0332G
LOMA	10-01-0308A	12/23/2009	3313 RIVERSIDE AVENUE	25005C0244F	25005C0244G
LOMA	10-01-0053A	01/14/2010	150 POPLAR ST, SOMERSET MA	25005C0244F	25005C0244G
LOMA	10-01-0207A	01/14/2010	LOT 15-4365 COUNTY STREET	25005C0242F	25005C0242G
LOMA	10-01-1021A	04/15/2010	LOT 10, BROAD COVE ESTATES - 917 PLEASANT STREET	25005C0242F	25005C0242G
LOMA	10-01-0623A	05/11/2010	1276 & 1284 Riverside Avenue	25005C0332F	25005C0332G
LOMA	10-01-0842A	06/08/2010	184 Main Street	25005C0244F	25005C0244G

12/13/2012
Page 1 of 2

# Post-Preliminary Processing

## ■ Revalidation Letter Distribution

- Community
- FEMA Regional Office
- NFIP State Coordinator
- ***NOT*** to Homeowners or Developers
- ***IS*** available through FEMA Map Service Center:  
<http://msc.fema.gov/>

# Post-Preliminary Processing

- The compliance and map adoption period (6 months) begins at the date the **Letter of Final Determination** is sent and ends at the effective date.
- Community officials review and, if appropriate, revise the community's floodplain ordinances to ensure they are compliant with NFIP regulations.
- To avoid suspension from the NFIP, the community must adopt a compliant floodplain management ordinance. Communities should contact their State NFIP Coordinator's Office for model language and any questions regarding higher standards.
- Once the State has reviewed the ordinance and the community has adopted it, the ordinance must be approved by FEMA before close of business on the effective date.

# HAZARD MITIGATION AND FLOOD INSURANCE

# Mitigation Actions Categories



## STRUCTURAL /NON-STRUCTURAL PROJECTS

Detention  
Drainage  
Acquisition  
Elevation  
Retrofits

## PLANNING MECHANISMS

Zoning  
Building Codes  
Ordinances  
Open Space Plan

## EDUCATION & OUTREACH

Public Awareness  
Outreach  
Educational programs

## NATURAL RESOURCE PROTECTION

Stream and wetland restoration  
Erosion control

# HMA Grant Opportunities

- Hazard Mitigation Assistance (HMA) includes both post-disaster and pre-disaster grants



HMGP is a post-disaster grant program.

PDM and FMA are available annually, subject to Congressional appropriations.

- Mitigation Plan Requirement
- Local/State Cost Share
- States Manage Programs and Set Funding Priorities
- State Hazard Mitigation Officer (SHMO) is contact
- These grants share the common goal of reducing risk to life and property due to natural hazards



# Mitigation Grants/Programs: OFAs



US Army Corps  
of Engineers®



# Community Rating System (CRS)

- Rewards NFIP communities taking additional actions to reduce risk
- Most flood insurance policies can receive insurance premium rate reductions (In New England generally ranging from 5%-15%)
- To be eligible FEMA must determine that the community is in full compliance with the NFIP
- For additional information please contact:

Katie Rand ([katie.rand@fema.dhs.gov](mailto:katie.rand@fema.dhs.gov)), FEMA Region 1  
CRS Coordinator



# Points of Contact

## Merrimack County, New Hampshire

### ▪ **NH State Contacts**

- Jennifer Gilbert, State of New Hampshire Floodplain Management Program Administrator [jennifer.r.gilbert@livefree.nh.gov](mailto:jennifer.r.gilbert@livefree.nh.gov)

### ▪ **FEMA Regional Service Center**

- Alex Sirotek, RSC Lead, Arc PTS [alexander.sirotek@wsp.com](mailto:alexander.sirotek@wsp.com)

### ▪ **Compass Project Contact**

- Molly Cox, Project Manager, Compass PTS [coxmc@cdmsmith.com](mailto:coxmc@cdmsmith.com)

### ▪ **FEMA Region 1 Contacts**

- Kerry Bogdan, Risk Analysis Branch Chief, FEMA Region I  
[Kerry.Bogdan@fema.dhs.gov](mailto:Kerry.Bogdan@fema.dhs.gov)
- Chris Markesich, Sr. Program Specialist, FEMA Region I  
[christopher.markesich@fema.dhs.gov](mailto:christopher.markesich@fema.dhs.gov)

# Who Do I Contact With Questions?

- For general FEMA mapping and LOMC questions contact FEMA's Mapping and Insurance eXchange (FMIX): 1-877-FEMA MAP (1-877-336-2627) or email a Map Specialist: [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com)
- Map Service Center (MSC): where you can view effective maps online for free: <https://msc.fema.gov/>
- To learn more about the National Flood Insurance Program: <http://www.floodsmart.gov/>



FEMA

# Questions?

Please enter questions in the chat box in Teams

You can also email questions to Molly Cox at  
[coxmc@cdmsmith.com](mailto:coxmc@cdmsmith.com)

Thank you!

**RiskMAP**  
Increasing Resilience Together

