

Flood Lines

New Hampshire Floodplain Management Program
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FEMA Risk MAP Projects in New Hampshire: What Floodplain Administrators Need to Know

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The Federal Emergency Management Agency (FEMA) is currently updating the Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FIS) in New Hampshire as part of the National Flood Insurance Program (NFIP). FEMA's current flood mapping program is called **Risk MAP**, which stands for Mapping, Assessment and Planning.

When will my community get new maps?

Completing a Risk MAP project is a multi-year process. As this is the first time many NH communities are going through the Risk MAP process, please refer to our [Risk MAP Program Bulletin](#), which includes a timeline and description of each step in the Risk MAP process.

What Risk MAP Project is my community apart of?

For communities who are apart of a Risk MAP Project, community officials will have received notification directly from FEMA. As the Project progresses, FEMA will provide updates to communities, typically done via a letter sent by email. For a general list of current mapping activities, visit our [Current NH Floodplain Mapping Activities webpage](#).

Why are there so many Risk MAP Projects in NH?

Risk MAP Projects are completed at the watershed level, though final maps are released for communities at the county level. For example, the Risk MAP Study for the Pemigewasset Watershed has been completed, but preliminary FIRMs have only been released for communities within Grafton County at this time. This also means that communities located within multiple watersheds may have multiple FIRM panels released at different times, as each watershed project is completed.

How do the new maps affect our local floodplain regulations?

Each time FEMA provides a community with new or revised flood hazard data, the community must either adopt new floodplain management regulations or amend their existing floodplain management regulations so to incorporate any new data found as part of the Risk MAP Study and to ensure their regulations are compliant with minimum NFIP regulations. Additionally, communities are required to amend their existing floodplain ordinance to reference the new FIRM and FIS report prior to the FIRM products becoming effective. As part of this process, the NH Floodplain Management Program aims to review all affected communities' floodplain regulations for compliance with NFIP minimum standards. We will be in contact with each community included in a mapping project to provide the results of that review and any amendments that are needed. Review our [Risk MAP Program Bulletin](#) for more details on when regulations amendments should be done.

Hurricane Season is Underway - Join FEMA in promoting their new social media campaign

This hurricane season, FEMA has rolled out a social media campaign, “**Follow Your Instincts This Hurricane Season,**” to promote the value of flood insurance across and throughout the Coastal-Atlantic United States. This year’s campaign is centered on following your instincts to protect your nest, your home, and the life you have built.

Last year’s Atlantic Hurricane Season was tied for the 5th costliest on record.

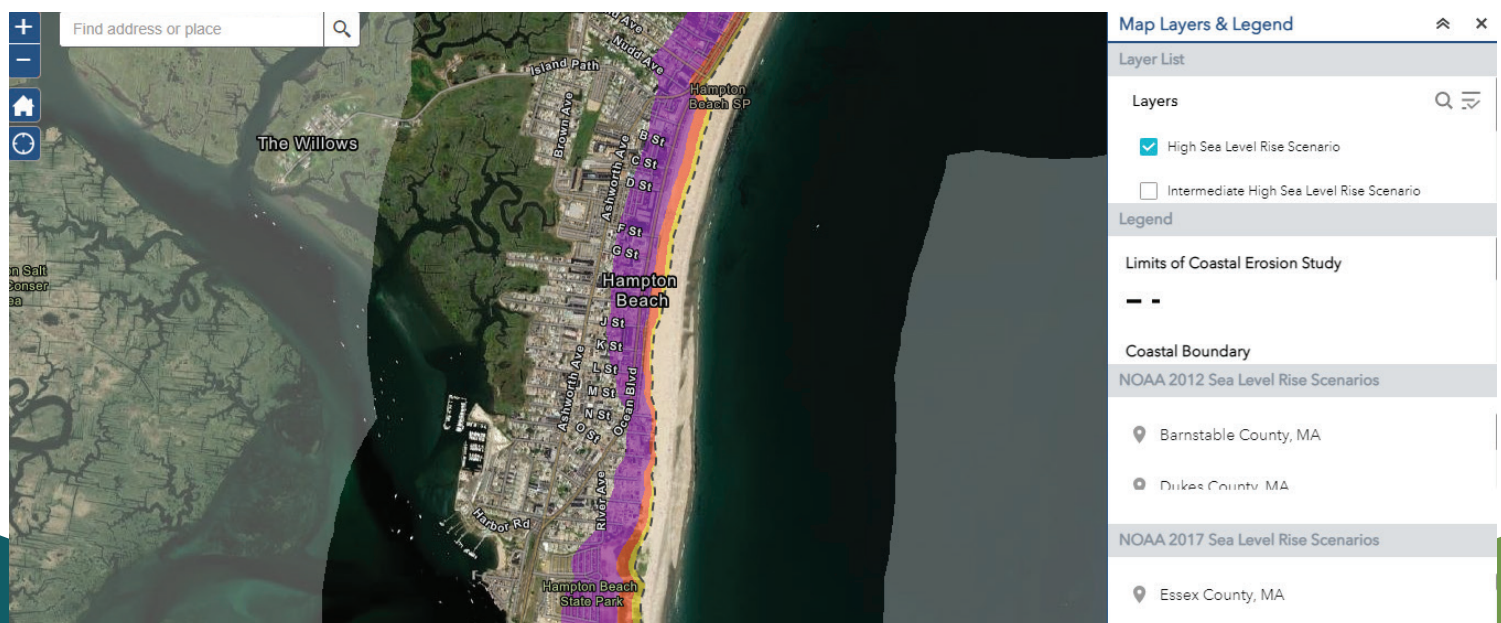
FEMA has created and made available social media assets, which include custom graphics and messages, YouTube videos, email templates, and talking points.

- [Outreach Materials for Hurricane Season](https://www.floods.org) (floods.org)
- [Help your community during hurricane season](https://www.floodsmart.gov) (floodsmart.gov)



FEMA Region 1 Coastal Erosion Hazard Mapper now available

FEMA’s [Region 1 Coastal Erosion Hazard Mapper](#) explores the potential extent of coastal erosion hazards by the years 2030, 2050 and 2100 across New England. Coastal erosion hazard areas are estimated from both the long-term historical erosion rate and the impacts of future sea level rise (SLR). This app and its contents are non-regulatory products to communicate potential future coastal erosion hazards to inform planning and mitigation efforts. Learn more by reviewing the study document or the Fact Sheet on the [Coastal Floodplain Mapping, Regulations, and Resiliency webpage](#).



Screenshot of Coastal Erosion Hazard Map focused on Hampton Beach, Hampton

Upcoming CRS Webinars & CRS Users Group Meeting

The **Community Rating System (CRS) Webinar Series** provides both live and on-demand training to communities interested in participating in the CRS, local government staff who are new to the CRS, and those with experience in the program. All sessions are free but registration is required. Register and learn more at crsresources.org.

Upcoming webinars scheduled for October and November:

- October 13, 2022: Introduction to Floodplain Regulations
- October 19, 2022: CRS and Coastal Hazards
- October 27, 2022: Permitting Floodplain Development
- October 27, 2022: Floodplain Development Inspections

The next New Hampshire CRS Users Group meeting is scheduled for October 5, 2022 at 1pm. The Groups 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. The group meets on a quarterly basis and all New Hampshire communities are welcome to attend. At the last New Hampshire CRS Users Group meeting held in June, examples of outreach activities were shared and discussed, including a brochure that was created by the community of Bristol, Rhode Island. Additional items discussed included upcoming training opportunities and a mapping update for current mapping projects underway in New Hampshire. For more information, please contact Katie Nelson at Kathryn.O.Nelson@livefree.nh.gov.

In Case You Missed It...

An Introduction to the Floodplain Management Program

As the next installment of the Floodplain Management Learning for Community Officials on Demand (FLOOD) Series, An Introduction to the NH Floodplain Management Program provides a brief overview of the NH Floodplain Management Program, including who we are and what services we provide.

FEMA Region 1 Mapping 101 Skill-Share Virtual Workshop

On August 8th, 2022, FEMA hosted a Mapping 101 Skill-Share Virtual Workshop for state and local floodplain management and permitting officials in New England. Topics covered included:

- The history of the flood mapping program
- An overview of flood insurance rate maps and flood insurance studies
- A Map Service Center tutorial
- How to read flood maps and how different flood zones affect local communities
- The flood mapping process
- The different Letters of Map Change

The two-hour [workshop recording](#) is now available.

Publication Spotlight: Answers to Questions About the NFIP

Answers to Questions about the NFIP is a new in-depth guide addressing frequently asked questions about the National Flood Insurance Program (NFIP). This resource includes valuable information about flood insurance policies, what to do before and after a flood, flood maps, flood mitigation actions and more.

The publication includes seven sections, each covering specific topics:

Section 1: Introduction to the National Flood Insurance Program (NFIP)

- About the National Flood Insurance Program

Section 2: Policy Information for Prospective Buyers & Policyholders

- Importance of Flood Insurance
- Flood Insurance Purchase Requirements
- Flood Insurance Coverage
- How to Purchase Flood Insurance
- Maintaining Flood Insurance

Section 3: Before & After A Flood

- What Policyholders Should Know and Do Before a Flood
- Flood Loss Avoidance
- Starting a Flood Insurance Claim
- After a Claim is Started
- Repetitive Loss and Impact on Coverage

Section 4: All About Flood Maps

- Flood Insurance Rate Maps
- Map Amendments and Revisions
- Common Mapping Questions

Section 5: The NFIP & the Community

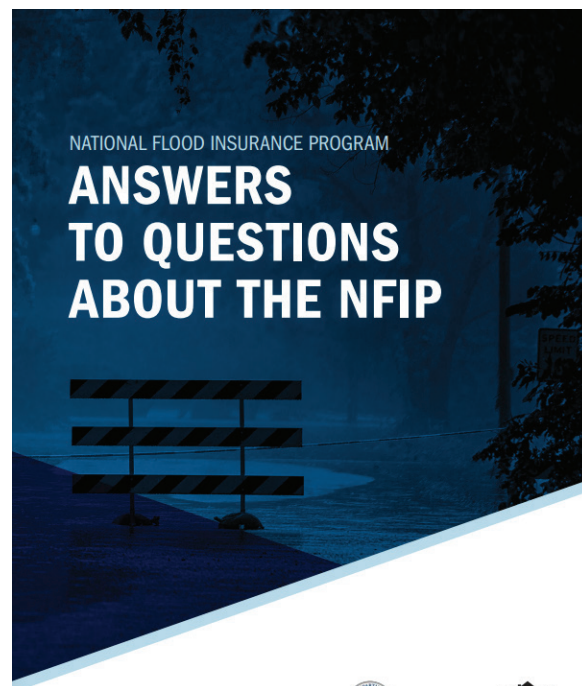
- Role of the Community in the NFIP
- Community Probation and Suspension
- Reducing Cost through Best Practices: The Community Rating System (CRS)
- Floodplain Management

Section 6: Mitigating Flood Risk for Prospective Buyers & Policyholders

- Mitigating Efforts
- Hazard Mitigation Grants Programs
- Declared Disasters

Section 7: Resources

- Flood Hazard Areas
- FEMA Regional Offices
- History of the NFIP
- Glossary



Publications, Media, and Resources Available

Building Codes Adoption Playbook for Authorities Having Jurisdiction

The Playbook is intended for officials interested in increasing community resilience and reducing loss from natural hazards by adopting the latest editions of model building codes. The Playbook provides general steps to help navigate the code adoption process and informs about FEMA grants available to support building code adoption and enforcement activities.

Flood Resilience for Homeowners, Renters & Business Owners

This webpage is a guide to help people to understand and navigate flood risk and provide the needed resources and information to homeowners, renters, and business owners to:

- R: Reduce Your Risk
- I: Insure Your Risk
- S: Share Information on Risk
- K: Know your Risk and Your Community's Risk

Guide to Expanding Mitigation: Making the Connection to the Coast

This guide is meant to encourage emergency managers, community planners, coastal and floodplain managers, and other decisionmakers to work together. When plans and projects are developed in collaboration, coasts can be managed more holistically. Goals like economic development, environmental protection, and public safety can be better met. This guide explains issues that affect coastal communities and offers resources to help spark ideas for holistic solutions. It shows how working together can make gains on both our individual goals and shared goals. This guide can help community officials start conversations about mitigation solutions that can make coastal communities more equitable and resilient.

Effects of Map Changes on Flood Insurance

This Association of State Floodplain Managers publication includes information and messaging on the impact of map changes under Risk Rating 2.0. When a community receives a new flood map, many property owners will find that their mapped flood risk hasn't changed; however, others will find that the updated, more accurate maps show they have a higher risk (e.g., Zone X to A, Zone A to V, increase in Base Flood Elevation, or BFE) or lower risk (Zone A to X, Zone V to A, decrease in BFE). When this occurs, the top questions a floodplain manager hears revolve around flood insurance; e.g., Do I have to buy flood insurance now? Do I still need flood insurance? How much more expensive is it going to be? With Risk Rating 2.0 (RR 2.0), insurance rating options have changed—and so has the messaging.

Higher Standards: The Value of Floodplain Management

This brief video released by FEMA reviews the value of floodplain management for communities to reduce loss, protect valuable economic and natural resources, and more importantly, save lives.

NFIP 101: Introduction to Floodplain Management Training Course

FEMA has developed a new, free NFIP 101: Introduction to Floodplain Management Training Course, covering administration and enforcement of floodplain management regulations at the local level. The course is a great reference for new staff, or to brush up on specific topics and concepts for seasoned floodplain administrators. The course is available online, and is eligible for 12 continuing education credits from the Association of State Floodplain Managers.

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? We believe it may have been in Franklin. Please let us know of any guesses you may have! You can send any guesses to Katie Nelson at 603-271-1755 or at Kathryn.O.Nelson@livefree.nh.gov.



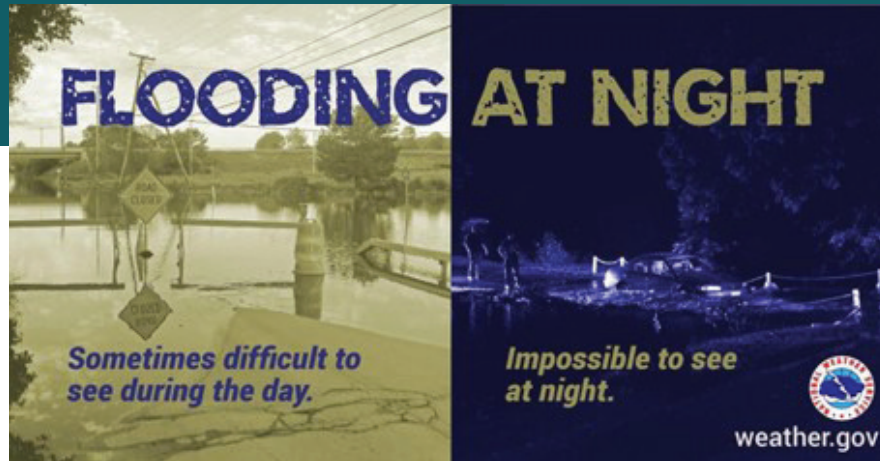
Last issue photo update...

We still do not know where this photo was taken, but we can guess that it was after the great 1936 flood in Penacook.



Flooding at Night

Heavy rain can cause flooding on roads. Flooding can be especially dangerous at night because you might not see it until its too late. Take extra caution when you think there may be flooding. Remember to turn around, don't drown! Learn more at the National Weather Service.



Connect with us!

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