

# Flood Lines

New Hampshire Floodplain Management Program  
Volume XVI Issue 3  
Spring 2023

## 2023 Flood Safety Awareness Week Recap

*Written by Katie Paight, State Floodplain Program Coordinator*

New Hampshire's annual Flood Safety Awareness Week was held March 13-17, 2023. Throughout the week, the New Hampshire Floodplain Management Program shared daily emails with the theme "Know the Flow: Types of Flooding that may Affect Your Community". These emails, in addition to an outreach toolkit for community officials and emergency managers, highlighted five different types of flooding that may happen in New Hampshire.

[View the Flood Safety Awareness Week Outreach Toolkit](#)

## The New Hampshire Flood Hazard Handbook

In 2019, the New Hampshire Silver Jackets, a team of federal and state agencies that collaborates on reducing flood risks in the state, released the [Flood Hazard Handbook for Municipal Officials](#), a publication designed to help NH communities prepare for, respond to, and recover from floods. It includes guidance, best practices, and information about available federal and state resources organized into situation-specific sections: Before the Flood, During the Flood, and After the Flood. Also included is a customizable Flood Response and Recovery Checklist that can be used by municipal officials to identify and manage priority activities when a flood does happen.



If you would like a printed copy of the handbook, please contact us.

As part of Flood Safety Awareness Week this year, the New Hampshire Silver Jackets hosted a 3-part webinar series for community officials and emergency managers. This series highlighted the New Hampshire Flood Hazard Handbook, with team representatives presenting on Before the Flood, During the Flood, and After the Flood.

Recordings of the webinars are now available on the Office of Planning and Development's YouTube page.

- [Webinar 1: Before the Flood](#)
- [Webinar 2: During the Flood](#)
- [Webinar 3: After the Flood](#)

## Upcoming Training:

### New Hampshire Best Practices for Effective Local Floodplain Management

Tuesday, April 4, 2023 from 10am-12pm

[Register Here](#)

Join us on April 4th to learn about best practices for an effective local floodplain management program. The webinar will include a panel discussion with local New Hampshire floodplain administrators covering best practices and challenges of administration, permitting, and enforcing regulations related to floodplain management. Additionally, the NH Floodplain Management Program will provide an overview of the responsibilities of a National Flood Insurance Program (NFIP) participating community, substantial improvement and substantial damage determinations, and provide an update on the flood provisions in the State Building Code. Attendees will have the opportunity to ask questions of both the panel and NH Floodplain Management Program Staff.



This webinar is being provided by the Flood Smart Seacoast Project, an initiative managed by the NHDES Coastal Program in partnership with the NH Office of Planning and Development's Floodplain Management Program. The Flood Smart Seacoast Project aims to support coastal NH communities as they prepare for and adapt to changing coastal hazards. Communities can benefit from incorporating best available science and guidance in decision making by discouraging ineffective, inefficient, and environmentally detrimental investments in high flood risk areas. For more information, please visit the [NH Floodplain Management Program website](#) or contact the team via Katie Paight at 603-271-1755 or [Kathryn.O.Paight@livefree.nh.gov](mailto:Kathryn.O.Paight@livefree.nh.gov).

This webinar is intended for Floodplain Administrators, Building Inspectors, Town Planners, Regional Planners, State staff, Conservation Commission members, Planning Board members, Zoning Board members, Selectboard members, and Concerned Residents.

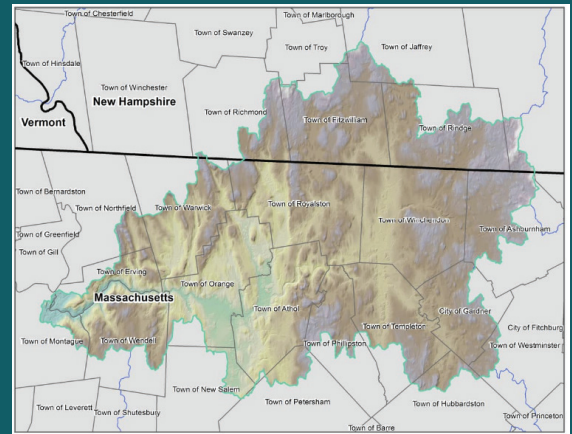
## Upcoming EMI Course Offerings:

FEMA's Emergency Management Institute (EMI) in Emmitsburg, Maryland is holding E0273: Managing Floodplain Development Through the NFIP, for May 1-4 and August 28-31, 2023. Tuition, housing, and all books and materials are provided at no cost. Participants are responsible for the cost of a meal pass (approximately \$150/week). To learn more, visit [EMI's website](#).

## New Hampshire Flood Mapping Update

Below is an update of flood mapping activities in New Hampshire over the past few months. For the latest information, please visit OPD's [Current NH Floodplain Mapping Activities webpage](#).

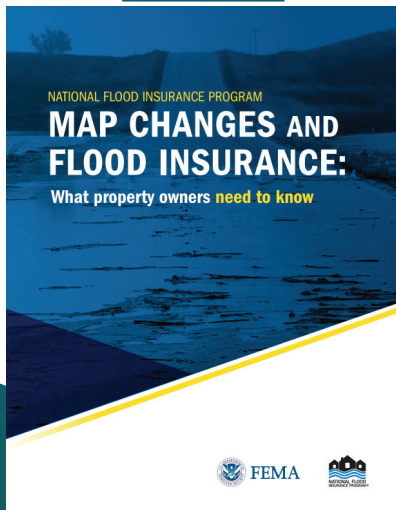
- Millers Watershed: FEMA held a Flood Risk Review Meeting on February 15, 2023 with community officials. This meeting discussed the scope of the project, included the data development methods and the draft work maps. Following this meeting, a 30-day comment period was held that ended March 17, 2023. Communities were able sign-up for a one-on-one meeting with FEMA to discuss the draft work maps. At this point, the draft work maps are not for public consumption. Public comment will be available later in the process.



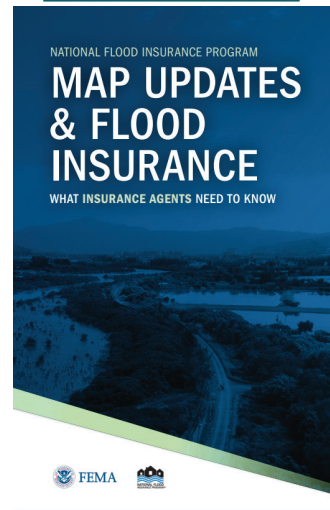
Map of the Millers Watershed

Currently, several New Hampshire communities are including in a FEMA mapping project. FEMA's current flood mapping program is called **Risk MAP (Mapping, Assessment and Planning)**, which is a multi-year process that has a goal to deliver quality flood hazard data and maps. As these mapping projects progress, it is important for both property owners and insurance agents to understand what the new maps mean in regard to flood insurance. Two resources are available from FEMA to help provide this information:

*Map Changes and Flood Insurance: What property owners need to know*



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# Outreach Resources & Toolkits

## **It's Not Luck!** ([ready.gov](https://ready.gov))

The “It’s Not Luck” campaign contains safety and preparedness messages you can share on your social media channels. Intended to be used throughout March in association with St. Patrick’s Day, the campaign asserts that no one should rely on luck when it comes to being prepared for disasters and emergencies. The campaign includes a series of both social media graphics and messages.



## **Flood Safety Social Media Toolkit** ([ready.gov](https://ready.gov))

This Flood Safety Social Media toolkit contains flood safety and preparedness messages you can share on your social media channels.

## **Flood Safety Social Media Toolkit** ([weather.gov](https://weather.gov))

The National Weather Service has developed a social media toolkit of graphics and messaging related to flood safety that can be used on your social media channels.



## **FEMA's Flood Risk Communication Toolkit for Community Officials**

FEMA’s Flood Risk Communication Toolkit can help community officials communicate with the public about flood risk during the flood mapping process. The toolkit also includes ideas and best practices for raising and sustaining awareness of flood risk and other natural hazards outside of a map update.

## **Reduce Flood Risk**

[Reducefloodrisk.org](https://Reducefloodrisk.org) has an outreach toolkit available targeted towards property owners or prospective buyers to help build flood mitigation awareness in communities. Materials available include PowerPoint slides with talking points, fact sheets, brochures, postcards, door hangers, press release, and more. Additionally, Reduce Flood Risk has developed a social media toolkit, including a series of sample posts and images. All sample posts include the website and hashtag but require the appropriate ASFPM social media handle (as noted).



# New Insurance Resources:

## FEMA Publishes New Videos Detailing Risk Rating 2.0

To help people better understand the National Flood Insurance Program's new methodology, FEMA published two videos in a series explaining rating variables and how they affect premiums. Watch the entire series in order by visiting the links below:

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1. [Risk Rating 2.0: Equity in Action: FEMA's New Rating Methodology.](#)
2. [Risk Rating 2.0: Equity in Action: Rating Variables \(Part 1\).](#)
3. [Risk Rating 2.0: Equity in Action: Rating Variables \(Part 2\).](#)
4. [Risk Rating 2.0: Equity in Action: What is Built and Covered.](#)

## An Agent's Guide to Selling Flood Insurance

[An Agent's Guide to Selling Flood Insurance](#) is designed to be an agent's go-to source for information about selling flood insurance. Released in December 2022, it provides information on how to start selling flood insurance, flood sources, flood risk calculations, policy coverages and more.

## Protect the Life You've Built

[Protect the Life You've Built](#) equips insurance agents with a publication to turn potential clients into policyholders. Newly updated, this brochure is a crash course in flood insurance.

## CRS Corner:

### New Hampshire CRS Users Group:

The New Hampshire Community Rating System (CRS) Users Group meets on a quarterly basis and all New Hampshire communities are welcome to attend. 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. For more information, please contact Katie Paight at [Kathryn.O.Paight@livefree.nh.gov](mailto:Kathryn.O.Paight@livefree.nh.gov).

### CRS Participation Mapper:

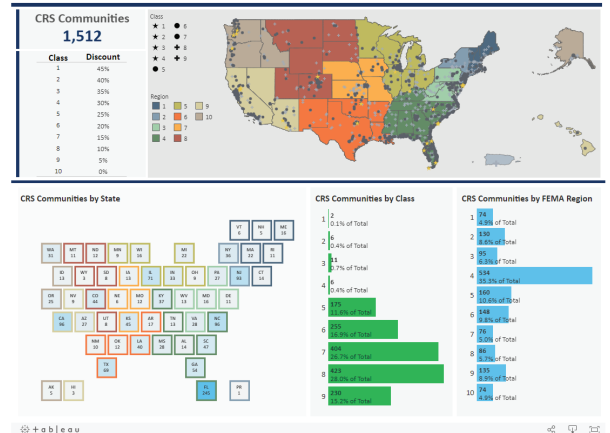
Nationwide, over 1,500 communities participate in the Community Rating System (CRS). In total, CRS has 10 classes with discounts in flood insurance premiums ranging from 5% to 45%. In New Hampshire, there are five communities that participate in CRS. [View a participation map here.](#)

### 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.

## Community Rating System (CRS) Participation

October 2022



# Publication Spotlight: Rebuilding Safer & Stronger After a Flood

[FEMA's Rebuilding Safer & Stronger After a Flood](#) is an in-depth guide that outlines rebuilding and mitigation information for consumers and policyholders following a flood. It includes details on cleanup and remediation, understanding damage determinations, rebuilding techniques, and more.

Released in December 2022, this 16-page document provides a good introductory understanding on mitigation options that may be considered in rebuilding, including:

- elevation of your home or business to raise the lowest floor to or above the Base Flood Elevation (BFE), the level at which floodwater is estimated to reach during a flood;
- wet floodproofing your building by modifying portions of the property so that floodwaters will enter but not cause significant damage. Because of this, wet floodproofing is only practical for a non-residential building or portions of a residential building that are not used as living space- this can include an enclosure such as a walkout-on-grade basement, an at-grade crawlspace or an attached garage;
- dry floodproofing is the process of making your non-residential building watertight below the BFE so that floodwaters cannot enter. It requires sealing the entire building below the risk elevation to be made substantially impermeable to water;
- relocating your building offers the greatest security from future flooding as it involves moving an entire building to another location, usually outside of the flood hazard area. Relocation is particularly appropriate in areas where the flood hazard is severe, however, this is typically the most expensive mitigation method mentioned and requires careful planning and evaluation;
- demolition is tearing down severely damaged structures where then a new, compliant building can be built onsite, rebuilt on another property or you can move into another building elsewhere. If your property has received extensive damage due to flood, this may be the most practical mitigation method; and
- requesting a buyout may be an option where local officials, on behalf of an interested and willing property owner, may request money from the state to purchase properties that have been flooded or determined substantially damaged. The decision to offer buyouts is made by the state and often includes funding provided through FEMA's Hazard Mitigation Assistance (HMA) programs. These purchases, called buyouts or acquisitions, aim to mitigate against future flood losses.



# Publications, Media, and Resources Available

## Coastal Flood Exposure Mapper

This online visualization tool 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.

## Fact Sheet: Find Your Flood Zone and Create a “FIRMette”

This document provides step by step instructions for finding your flood zone and creating a FIRMette using the FEMA Map Service Center.

## NFIP Summary of Coverage

This brochure covers the details of the Standard Flood Insurance Policy, including declarations page, items covered (and not covered) and an explanation of the claims process.

## Reasonably Safe from Flooding Requirement for Building on Filled Land

NFIP Technical Bulletin 10, Reasonably Safe from Flooding Requirement for Building on Filled Land, was recently updated and replaces the 2001 document NFIP Technical Bulletin 10, Ensuring That Structures Built on Fill In or Near Special Flood Hazard Areas Are Reasonably Safe From Flooding. This document provides guidance on the NFIP requirements related to determining that buildings constructed on fill will be reasonably safe from flooding during the occurrence of the base flood. Guidance is provided for the placement of fill and the parameters for the design and construction of buildings on filled land that has been removed from the Special Flood Hazard Area (SFHA) through the flood map revision process managed by the Federal Emergency Management Agency.

## Upcoming Training Events

### ASFPM Annual Conference

May 7-11, 2023 in Raleigh, NC or Virtual

12 Continuing Education Credits (CECs) available for both in-person and virtual attendance

Registration is now open for ASFPM's 2023 Annual Conference. More details can be found at

[ASFPMconference.org](https://www.asfpmconference.org).

### 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, local government staff who are new to the CRS, and those with experience in the program.

- April 18, 2023: Annual CRS Requirements
- April 19, 2023: CRS & Floodplain Species Assessment
- May 16: Preparing for a Verification Visit
- May 17: Floodplain Management Planning (Activity 510)
- June 20: Introduction to the CRS
- June 21: Developing a PPI and a Insurance Coverage Improvement Plan

# Your Safe Place from Flooding



## Your **Safe Place** from **Flooding**

During a flood, water levels and flow speed can quickly change.

**You are safest by staying indoors.**

If you're stuck outside when a flash flood occurs seek higher ground if shelter isn't available, do not attempt to cross floodwaters by vehicle or on foot.



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

## Connect with us!

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**Learn more:** [www.nh.gov/osi/planning/programs/fmp](http://www.nh.gov/osi/planning/programs/fmp)