



Flood Lines

Spring 2021

Volume XIV Issue 2

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Risk Rating 2.0 Update: FEMA to Move Forward with Flood Insurance Rating Changes

FEMA is moving forward with updating the National Flood Insurance Program's (NFIP) risk rating methodology. The new system called [Risk Rating 2.0](#) will revamp a pricing methodology that has not been updated in 50 years, by leveraging improved technology and a more comprehensive understanding of flood risk. The changes are being made to make flood insurance rates more equitable and actuarially sound. So what will this actually mean for policy holders in New Hampshire? Here's what we know:

- The rollout of the changes will happen in phases:

Phase I: **New policies beginning Oct. 1, 2021** will be subject to the new rating methodology. Also beginning Oct. 1, existing policyholders eligible for renewal will be able to take advantage of any immediate decreases in their premiums due to the new methodology.

Phase II: **All remaining policies renewing on or after April 1, 2022** will be subject to the new rating methodology.

- Flood risk will be determined using a combination of factors and data sources rather than just FEMA flood maps. These factors include multiple flood types (e.g., heavy rainfall, river overflow, coastal storm surge, etc.) and frequencies, distance to a water source, and property characteristics such as first floor elevation, construction and foundation type, and home value. Elevation Certificates will not be required to rate policies under Risk Rating 2.0, but will remain optional.
- In NH, of the approximately 7,700 NFIP policies in force, FEMA anticipates that the new system will result in decreased premium costs for 35% of policyholders, slight increases for 58%, and increases of \$20 per month or more for the remaining 7%. (See FEMA's NH fact sheet [here.](#))
- The changes have **no impact** on the use of the FEMA flood maps for community floodplain management purposes or for lenders determining where the mandatory purchase of flood insurance applies.

Stay tuned for more information and training opportunities as we move closer to October. In the meantime, visit FEMA's [Risk Rating 2.0 webpage](#) for more information and the latest details.

Two More Updated NFIP Technical Bulletins Released

FEMA continues the process of updating the entire National Flood Insurance Program (NFIP) [Technical Bulletin \(TB\) series](#)! Earlier this year, two more updated TBs were released:

[TB 3, Requirements for the Design and Certification of Dry Floodproofed Non-Residential and Mixed-Use Buildings in Special Flood Hazard Areas.](#)

Updates include:

- Discussion of factors and planning considerations that influence the decision-making process of whether to dry floodproof a building.
- Step-by-step instructions of dry floodproofing design requirements.
- Instructions for the NFIP Floodproofing Certificate.

[TB 6, Requirements for Dry Floodproofed Below-Grade Parking Areas Under Non-Residential and Mixed-Use Buildings in Special Flood Hazard Areas.](#)

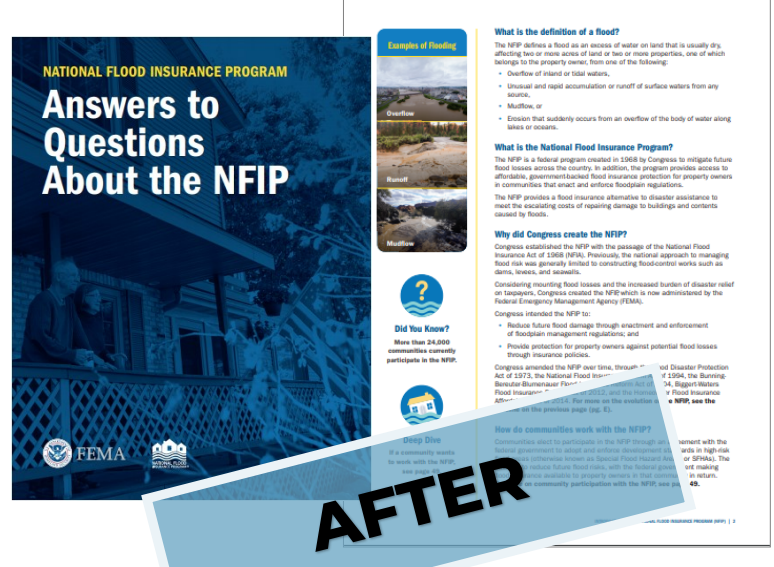
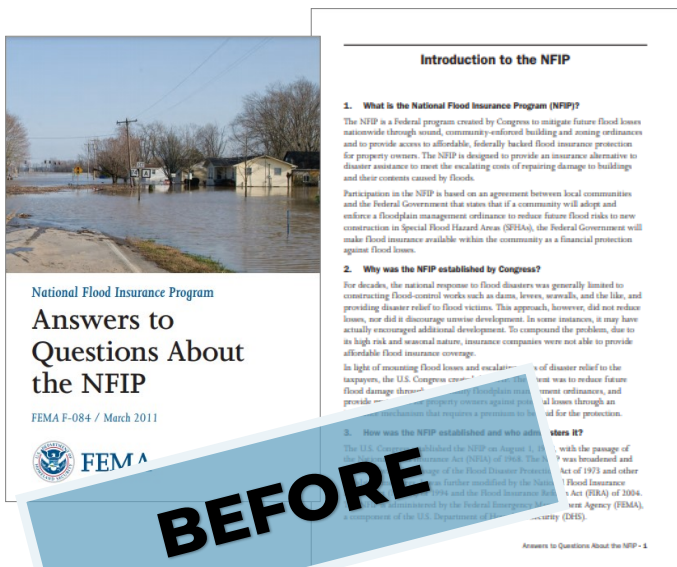
Updates include:

- Identification of issues specific to dry floodproofing below-grade parking areas.
- References to TB 3 for extensive guidance on design requirements.
- Updated discussion on design considerations such as protecting points of entry, managing internal flow of seepage, and equalization of flood loads vertically in multi-level below grade parking areas.



Extreme Publication Makeover: Answers to Questions About the NFIP

FEMA's mini-guide [Answers to Questions About the NFIP](#) has always been a useful publication containing basic information about the NFIP suitable for all audiences. It covers many topics, including flood insurance, community floodplain management, mapping, and more. However, it was a bit out of date....until now! A new re-organized version with content updates and some added pizzazz was recently released! Check out this [new and improved publication](#) today!



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 we have, please visit OSI's [Current NH Floodplain Mapping Activities webpage](#). You can also view our interactive map showing project locations [here](#).

Rockingham County Coastal Mapping Project

Updated flood maps became effective on January 29, 2021.

Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)

Preliminary maps showing revised flood hazard information were previously under development. However, this project is now on hold, awaiting funding.

Contoocook River and Pemigewasset River Watersheds

Virtual meetings were held with community officials in March and April to review work maps showing updated flood hazards. The next step in the map update process is issuance of preliminary flood maps which is anticipated to happen for some communities/counties later this year.

Middle Connecticut River, Millers River, and Winnepesaukee River Watersheds

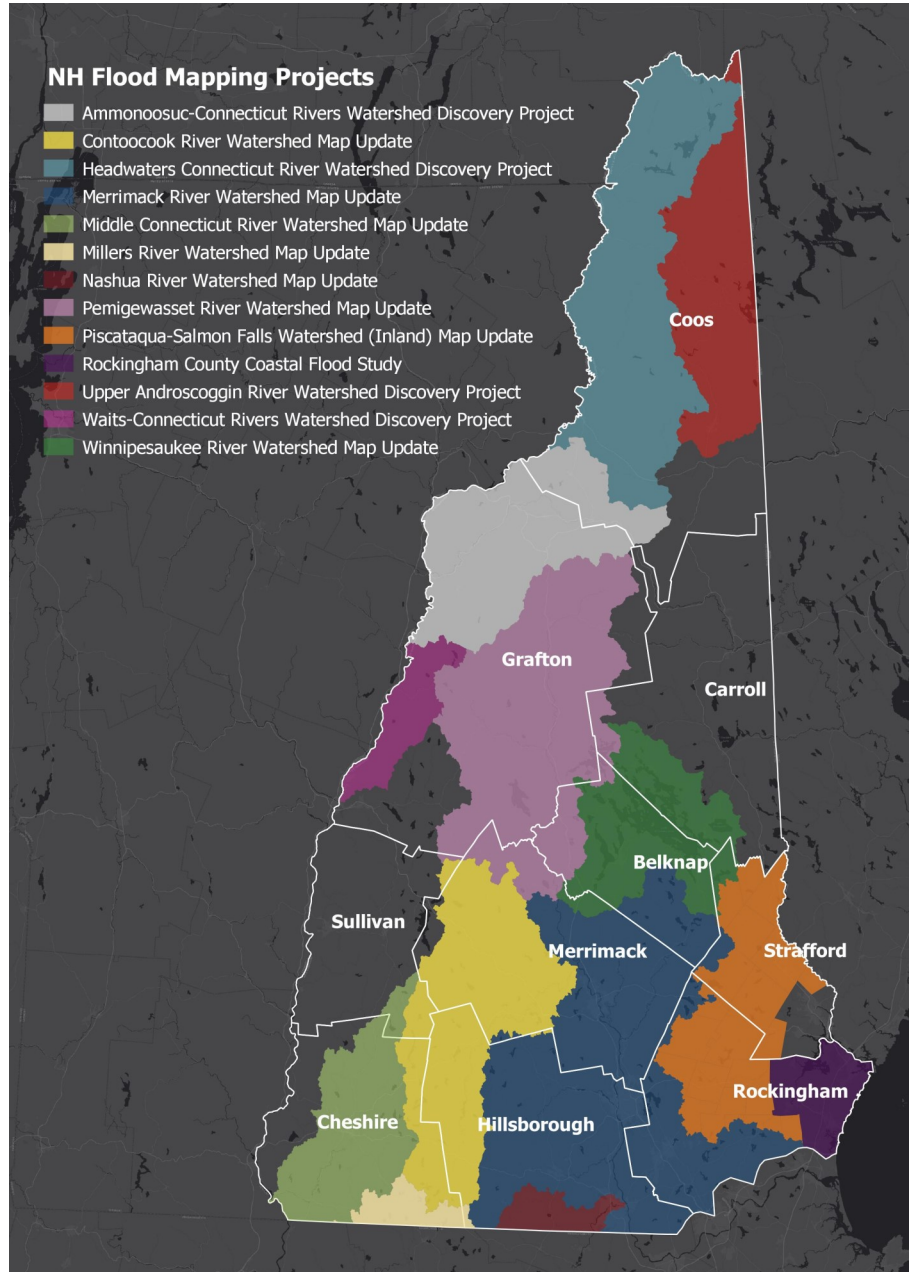
Updated field surveys and/or flood hazard analyses for new flood maps are currently in progress.

Merrimack River and Nashua River Watersheds

The development of revised flood maps is currently underway. Issuance of preliminary maps is expected in 2021.

Headwaters Connecticut River, Upper Androscoggin River, Waits-Connecticut Rivers and Ammonoosuc-Connecticut Rivers Watersheds

FEMA has initiated Discovery projects for these watersheds to determine whether a flood map update project is needed for each area, and if so, what the scope of the project will be. Virtual Discovery Meetings were held in May (the last two watersheds) and November (the first two watersheds) 2020 to provide community officials with information about the projects.



More National Flood Insurance Program (NFIP) News

NFIP Flood Insurance Manual Updates

Updates to the [NFIP Flood Insurance Manual](#) went into effect on April 1st. The updated manual incorporates program changes announced in October 2020 and other minor updates. This updated edition reflects the NFIP's existing underwriting requirements and its current rating methodology and do not represent upcoming changes in methodology due to FEMA's [Risk Rating 2.0 initiative](#) (See page 1 for details).

The April 1st changes to the manual include updates to:

- The list of eligibility requirements to the Community Rating System.
- The premium rates for policies written or renewed by April 1.
- The severe repetitive loss premium and reserve fund assessment percentages for policies written or renewed on or after April 1.

A complete list of changes is available [here](#).

NFIP Reauthorization

In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. On September 30, 2020 after many other short term authorizations occurring since that deadline, the President signed legislation passed by Congress authorizing the program until September 30, 2021. FEMA's [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

New Training Video Available!

Flood Mapping Basics for NH Community Officials

OSI recently released a new training video, "FEMA Flood Mapping Basics for Community Officials" as part of its *Floodplain Management Learning for Community Officials On Demand (FLOOD)* series. The video, which is available for viewing on [OSI's YouTube Channel](#), provides a half-hour overview of flood mapping and related topics including:

- What features are included on FEMA flood maps.
- How the maps and Flood Insurance Study (FIS) reports are used.
- Letters of Map Change (LOMCs) that amend or revise the maps.
- How to access the maps, FIS reports, and LOMCs.

While targeted to community officials, others with an interest in flood mapping may also find the video useful. The next video in the FLOOD series will be released later this year and will focus on the topics of Substantial Improvements and Substantial Damage.

The image is a thumbnail for a training video. It features a teal background with white text. The main title is "FEMA Flood Mapping Basics" in a large, bold, white font. Below it, in a smaller white font, is "for NH Community Officials". At the bottom of the thumbnail, there are three logos: the FEMA logo, the OSI logo, and a small logo for "A Flood Learning for Officials On Demand (FLOOD) Module". Below the logos, there is a white box with a teal border containing the text "In this course, you will learn about:" followed by a bulleted list of topics: FEMA Flood Insurance Rate Maps (FIRMs), Flood Insurance Study (FIS) reports, Letters of Map Change (LOMCs), How you can view the FIRMs, FIS reports, and LOMCs, and Where to get help if you need it. The OSI logo is also present in the bottom right corner of the white box.

FEMA Releases Addendum to the CRS Coordinator’s Manual

Rather than completely revising the CRS Coordinator’s Manual this year, FEMA instead released an Addendum to the manual this January with updates limited to clarifications, simplifications, new credit opportunities, and changes related to FEMA initiatives. The 2021 Addendum serves as a “bridge” between the existing guidance materials and a more comprehensive update in the future. You can find a summary of the changes [here](#), and access both the Addendum and the existing 2017 manual [here](#).



GIS For Floodplain Managers: Getting to Know FEMA’s National Flood Hazard Layer (NFHL) GIS Data Layers

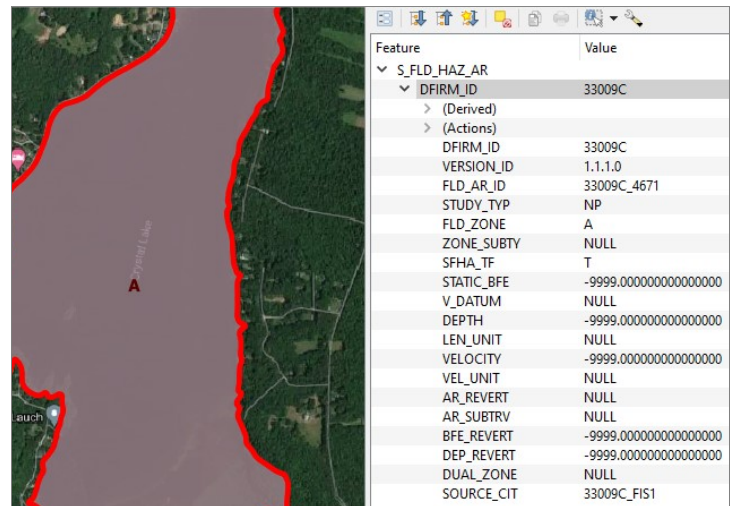
With the exception of Belknap County and the Town of Lincoln, communities in New Hampshire have GIS flood map data available from FEMA (known as the NFHL dataset). However, once you download the data, what does it all mean? We’ll be going over some of the most useful data layers right here in this space! But first, you’ll want to download the effective FEMA NFHL GIS data for your community:

1. Go to the [Map Service Center website](#) and click [Search All Products](#).
2. On the next screen, select your state, county, and community and click Search.
3. On the next screen, click on Effective Projects and then NFHL Data-County (unless you’d like a dataset that includes all data available in the whole state). Then click the Download button.
4. A zipfile containing a set of GIS shapefiles with different map data will download to your computer. Unzip the file and you’re ready to go!

First, let’s take a look at the **S_FLD_HAZ_AR.shp** shapefile. This is one of the most useful datasets in FEMA’s NFHL collection. It (unsurprisingly) contains polygons of the Special Flood Hazard Areas (SFHAs) shown on the FEMA flood maps. This dataset also includes polygons of areas outside of the SFHA (known as Zone X).

Some of the most useful attribute fields in the S_FLD_HAZ_AR layer include:

- **FLD_ZONE** (the applicable flood zone on the map, such as A, AE, AO, VE, X),
- **ZONE_SUBTY** (designates parts of the SFHA that are in the floodway),
- **STATIC_BFE** (for non-riverine areas, the static Base Flood Elevation that applies to the SFHA polygon), and
- **SFHA_TF** (flags all polygons that are part of the SFHA, i.e., flood zones that start with the letter A or V).



Attribute fields that apply for each polygon in the S_FLD_HAZ_AR layer.

To learn more about the S_FLD_HAZ_AR layer, and the other NFHL data layers, check out FEMA’s [Flood Insurance Rate Map Database Guidance document](#). In the next issue, we’ll take a closer look at another NFHL data layer!

New Publications and Resources Available!

[Protect Your Property Series](#) - FEMA continues to expand its collection of “Protect Your Property” guides which are intended to help homeowners reduce their risk from different natural hazards. Two recent additions include [Protect Your Property from Storm Surge](#) and [Protect Your Property from Coastal Erosion](#). Previously issued guides include [Protect Your Property from Flooding](#) and [Protect Your Property from Severe Winds](#). View the entire collection [here](#).

[FEMA MT-2 Requests - Guidance](#) - FEMA has developed a guidance document about Letters of Map Revision (LOMRs) and Conditional Letters of Map Revision (CLOMRs), as part of its [Guidance for Flood Risk Analysis and Mapping](#) about the development and update of FEMA flood maps and related products. The new document consolidates existing content from other sources into one comprehensive resource. Topics covered include the application process, data submittal requirements, and processing of LOMR and CLOMR applications.

[Disaster Recovery Reform Act \(DRRA\) Section 1206 Video](#) - This FEMA video provides details about [DRRA Section 1206](#), which allows communities to apply for FEMA Public Assistance grant funds to administer and enforce state and locally adopted building codes and their floodplain management ordinance following a major disaster declaration.

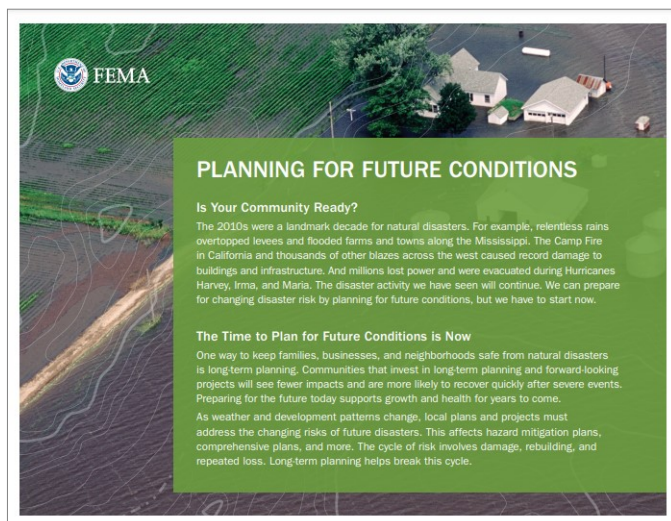
[Planning for Future Conditions Guide](#) - This new short guide from FEMA includes information on ways communities can plan for changing future conditions, such as increased susceptibility to flooding and other severe weather-related disasters, that communities may experience due to climate change.

[What's at Stake? Understanding the Role of Home Equity in Flood Insurance Demand](#) - The Wharton Risk Management and Decision Processes Center at the University of Pennsylvania studies the effect of home equity on the demand for NFIP flood insurance in this working paper released in January.

[Improving the Post-Flood Financial Resilience of Lower-Income Households through Insurance](#) - This issue brief, also from the Wharton Risk Management and Decision Processes Center, explores policy options and programs that could help lower-income households (which suffer disproportionately from disasters) achieve post-disaster financial resilience.

[The Cost of Climate](#) - The [First Street Foundation](#), a non-profit research group focused on flood risk, recently released [The Cost of Climate report](#) which quantifies the financial impact of flood risk carried by American homeowners and how those risks, and their associated costs, are growing as flood risks worsen due to climate change.

[FEMA Grant Program Fact Sheets](#) - FEMA recently released a [fact sheet that summarizes its Hazard Mitigation Assistance \(HMA\) grant programs](#). This fact sheet includes information about how community NFIP participation affects eligibility for HMA grants. The [Coastal State Organization](#) has also developed [a series of fact sheets about four of FEMA's grant programs](#) (Public Assistance [PA], Flood Mitigation Assistance [FMA], Building Resilient Infrastructure and Communities [BRIC], and the Hazard Mitigation Grant Program [HMGP]), and a cross-walk that compares the four.



Webinar: Floodplain Management Basics for Community Officials

June 8th, 10-11:30am

OSI is holding another offering of its free *Floodplain Management Basics* training webinar for community officials on Tuesday, June 8th from 10 to 11:30 am. The webinar will provide basic information and guidance about the National Flood Insurance Program (NFIP), FEMA flood maps and studies, community floodplain regulations, and the responsibilities of an NFIP-participating community to remain in good standing in the program.

This webinar can serve as a refresher for community officials responsible for administering local floodplain regulations or as an introduction for those new to the subject. To register, contact Samara Ebinger of OSI at Samara.M.Ebinger@osi.nh.gov.

Surveying in Floodplains Online Training Workshop

May 27th, 9am-12pm

This online workshop for surveyors is presented by OSI staff and is part of the [UNH Professional Development & Training program](#). It provides a general overview of floodplain management and the NFIP. Participants will receive guidance and helpful tips about how to review and use flood maps and complete Elevation Certificates, learn how to apply to revise or amend the maps, and how to comply with NFIP floodplain regulations. To register, visit [the UNH website](#).



University of
New Hampshire

Professional Development & Training

View Recorded Webinars on OSI's YouTube Channel!

OSI recently held a series of webinars for community officials about making Substantial Improvement and Substantial Damage determinations. The recordings of these webinars can be viewed on [OSI's YouTube Channel](#). While you're there, check out our new *FEMA Flood Mapping Basics* training video (See page 4 for more information). We'll continue to post recordings of our webinars and other training, so be sure to hit the Subscribe button!

New Hampshire Floodplain Management Program

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