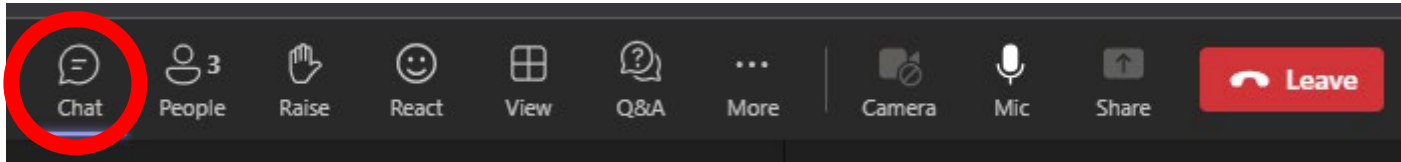


Please Sign In

CCO Meeting

Hillsborough 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) 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 Hillsborough County, New Hampshire

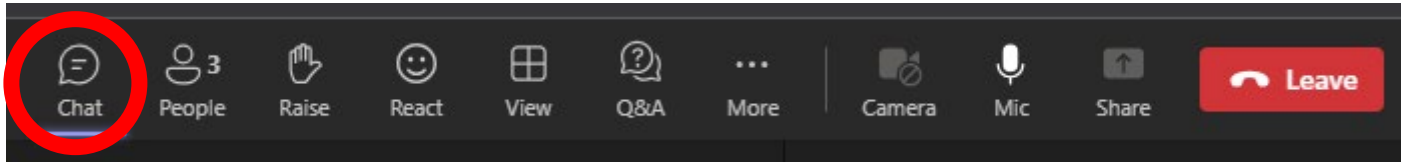
Virtual Meeting

Thursday, July 27 at 10:00 am

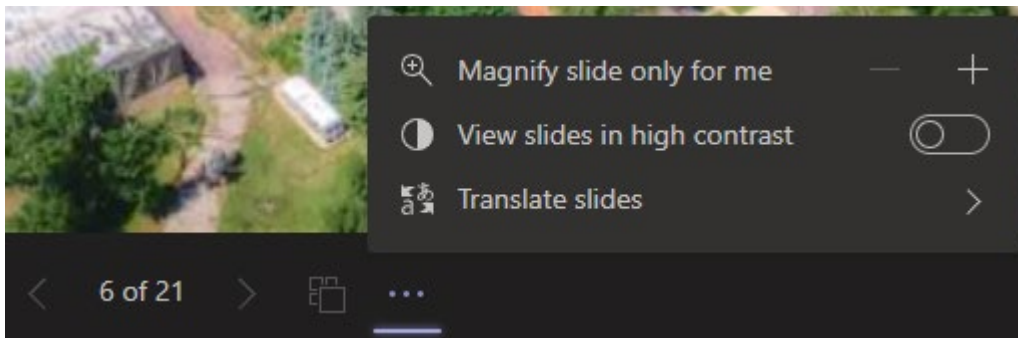
RiskMAP

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.



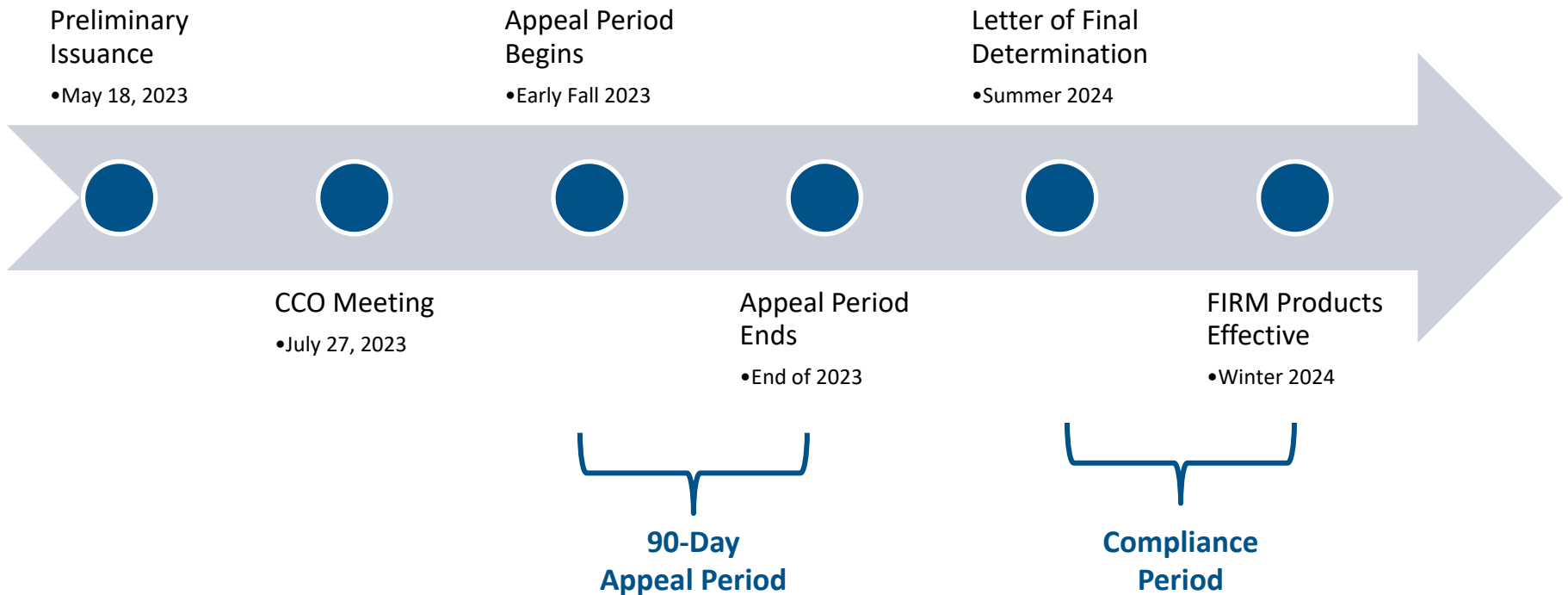
Agenda

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

Community Involvement

- Community engagement during the FEMA Flood Risk study:
 - **Discovery meeting** – *Contoocook Watershed: December 12, 2018; Merrimack Watershed: July 7, 2015*
 - **Work Map meetings** – *Contoocook Watershed: March 24, 2021, March 25, 2021; Merrimack Watershed: July 17, 2019*
 - **SID 621 Compliance Period** – *June 1, 2022- July 1, 2022*
 - **CCO meeting** – *July 27, 2023*
 - **Open House meeting** – *Will occur during LFD compliance period*

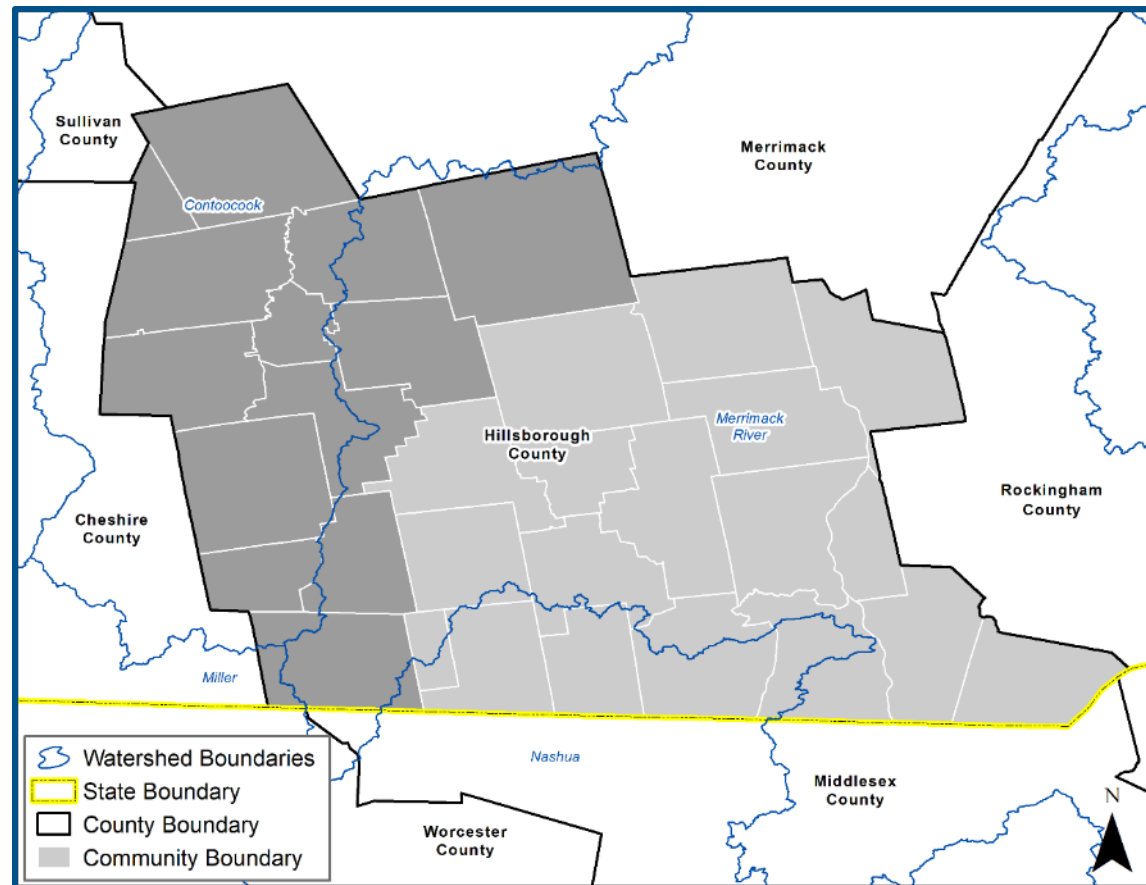
Post-Preliminary Phase Overview



Hillsborough County Communities

The Hillsborough County, New Hampshire Study Area:

- 13 Communities in Hillsborough County
- No Unincorporated Areas



Hillsborough County Communities

The Hillsborough County, New Hampshire Study Area

- Town of Antrim
- *Town of Bennington
- *Town of Deering
- *Town of Frankestown
- *Town of Greenfield
- Town of Hancock
- Town of Hillsborough
- *Town of New Ipswich
- Town of Peterborough
- Town of Sharon
- *Town of Temple
- *Town of Weare
- Town of Windsor

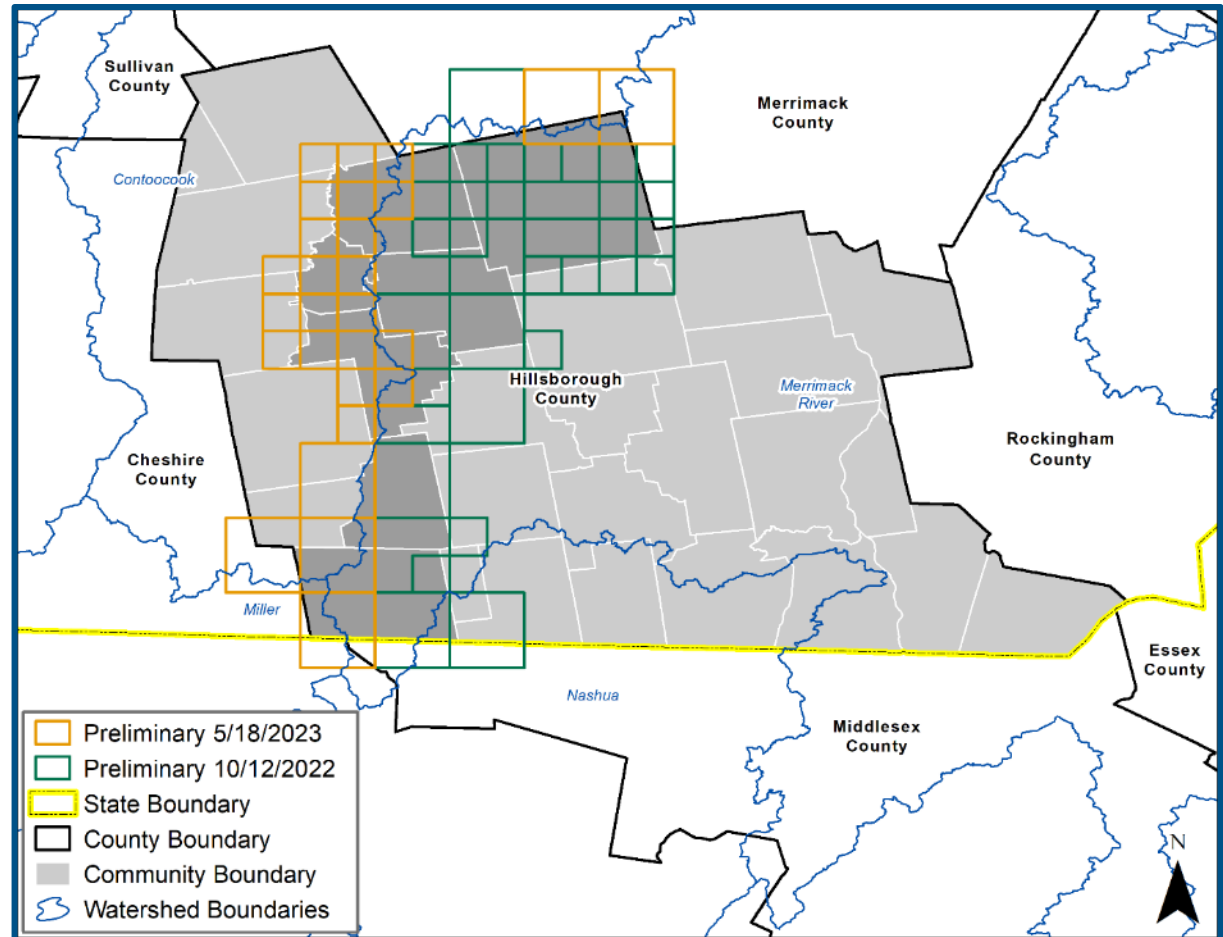
*Community also studied in Merrimack Watershed

Hillsborough County Communities

Communities Affected by Two Ongoing Studies

- Town of Bennington
- Town of Deering
- Town of Francestown
- Town of Greenfield
- Town of New Ipswich
- Town of Temple
- Town of Weare

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

Detailed Studies

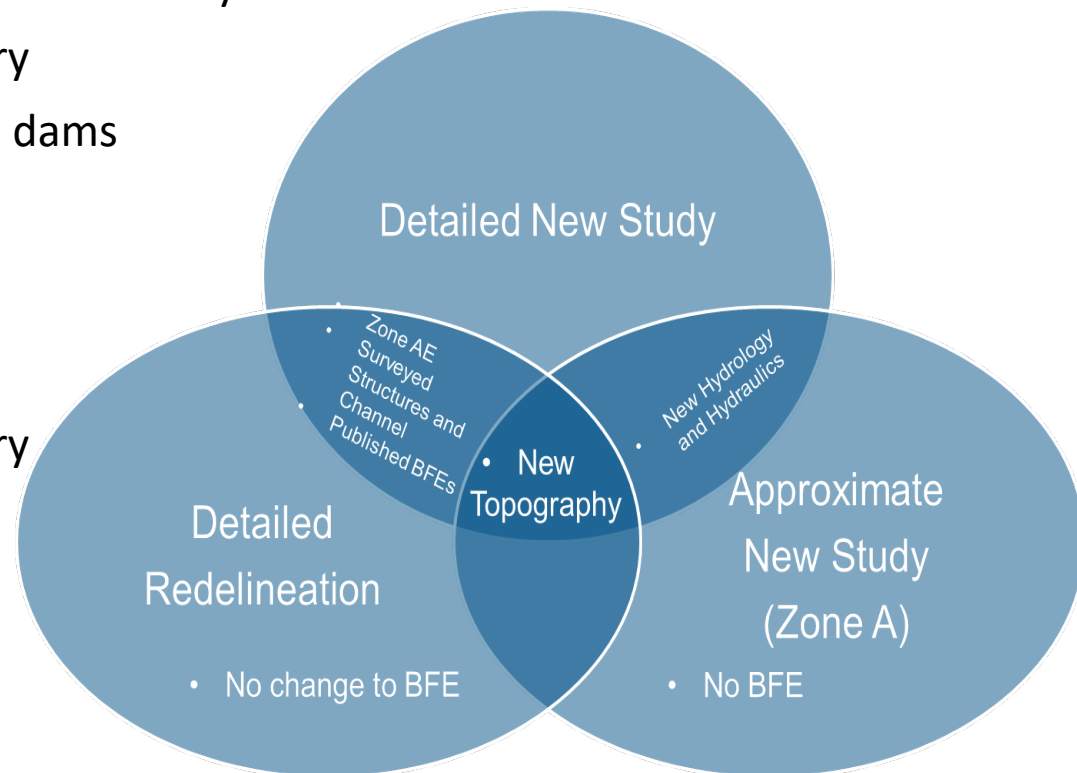
- Improvements in hydrologic or hydraulic analyses
- New topography and aerial imagery
- New or modified bridges, culverts, dams
- Stream channel changes

Redelineation

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

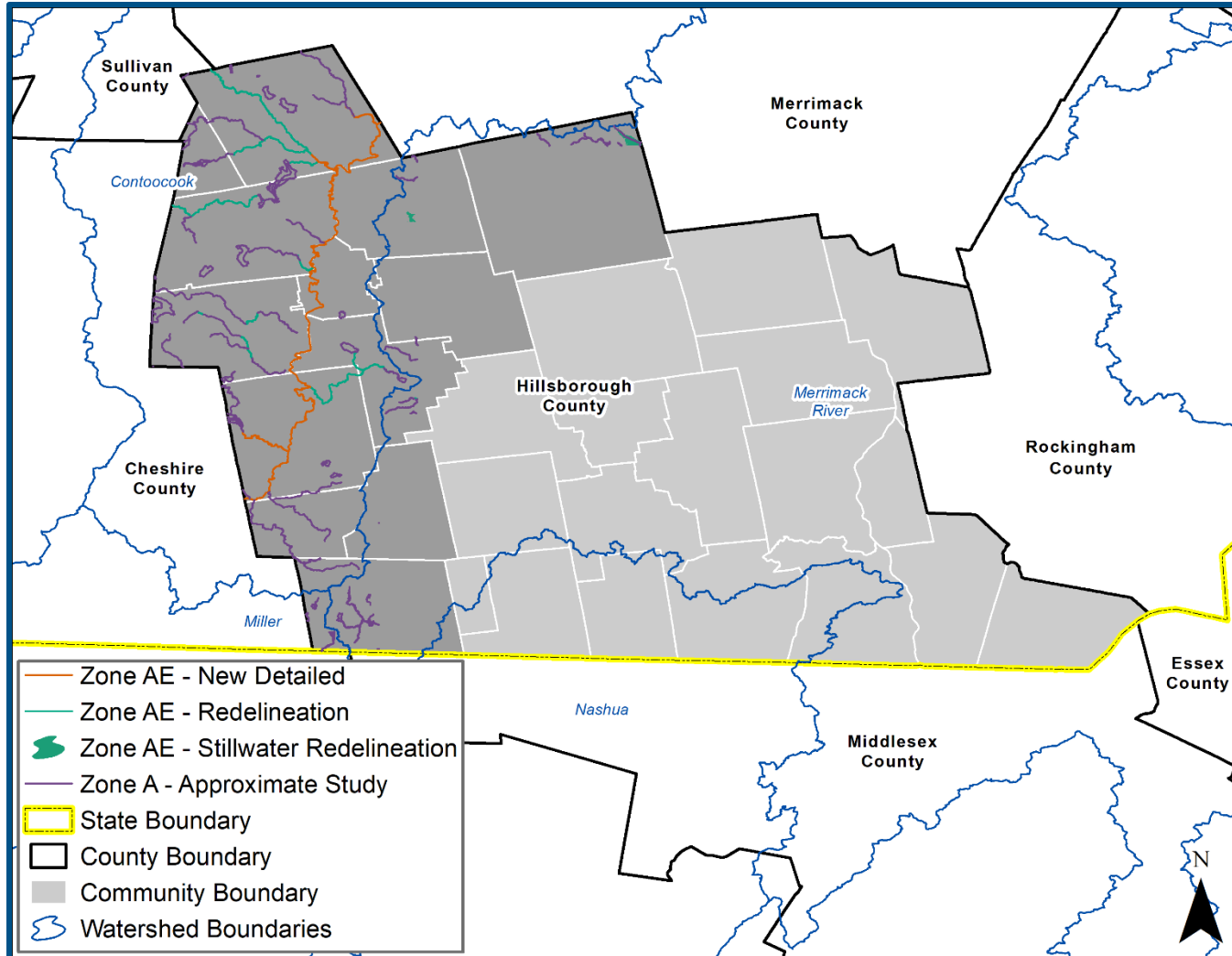
Zone A

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



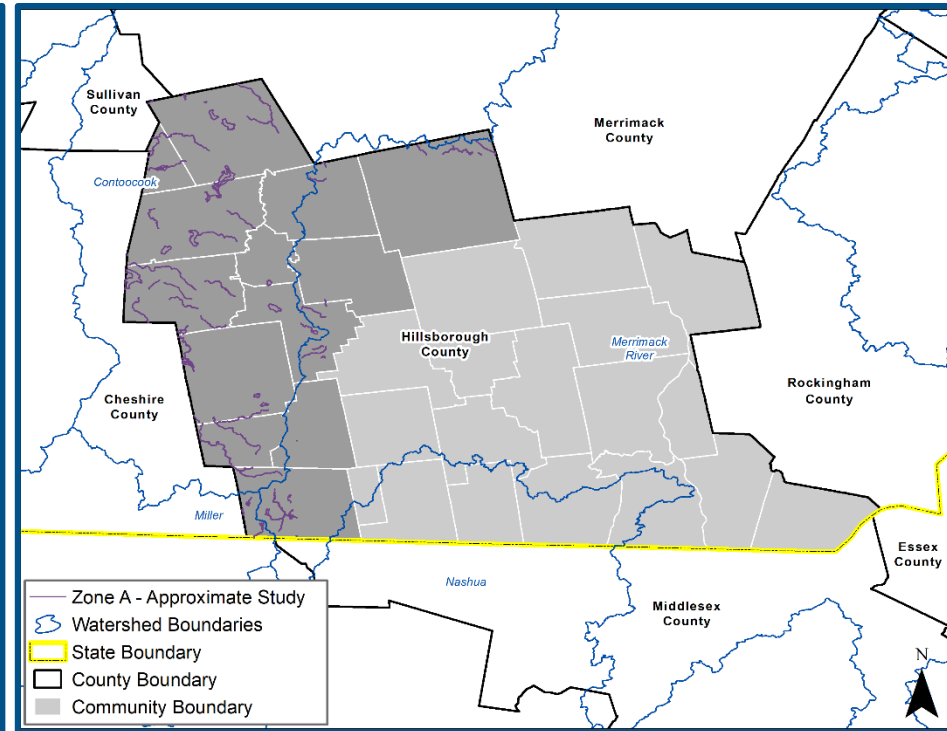
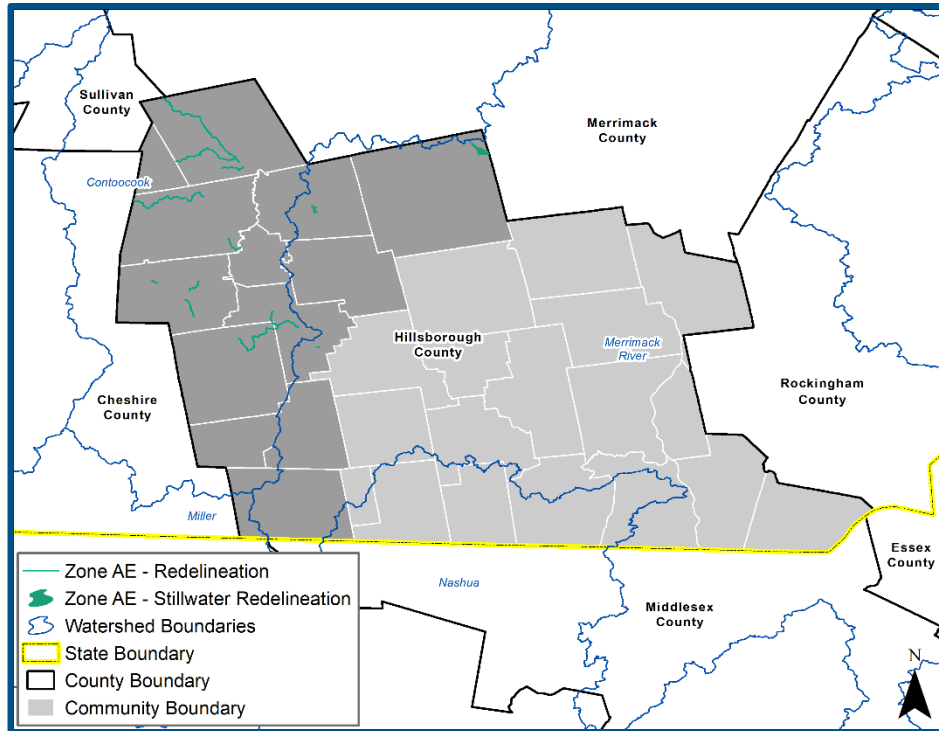
River Reaches

New Detailed, Redelineation, and Approximate

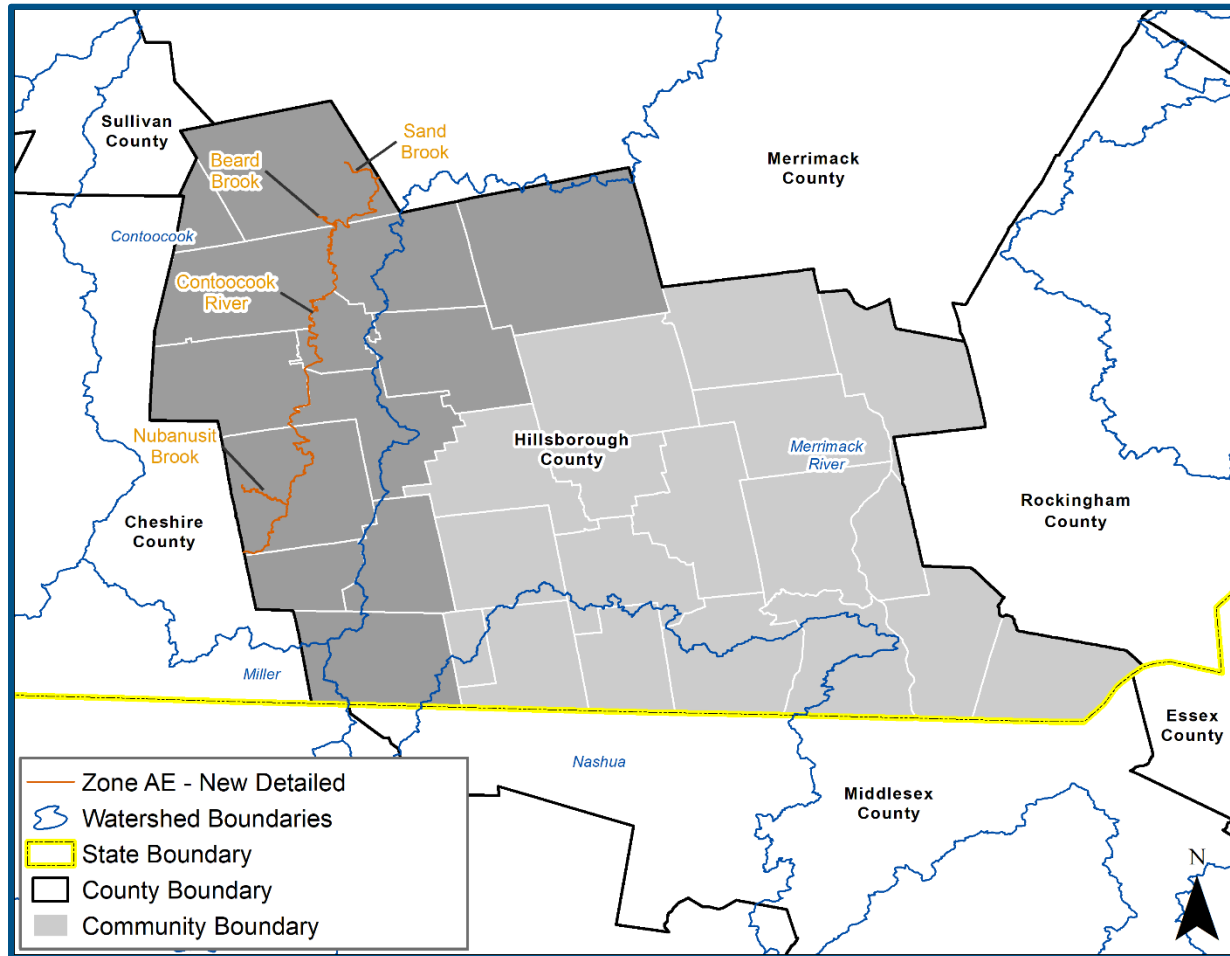


River Reaches

Redelineation Approximate



River Reaches – Newly Studied Zone AE



Newly studied Zone AE reaches

- Beard Brook
- Contoocook River
- Nubanusit Brook
- Sand Brook

River Reaches – Newly Studied Zone AE

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

Beard Brook (8.5 mi) – Hillsborough, NH

Approximately 9,435 feet upstream of confluence with Contoocook River to Hillsborough County boundary

Contoocook River (35.8 mi) – Antrim, Bennington, Deering, Greenfield, Hancock, Hillsborough, and Peterborough, NH

Just downstream of Route 114/Bridge Street to Just downstream of Route 202

Nubanusit Brook (3.5 mi) – Peterborough, NH

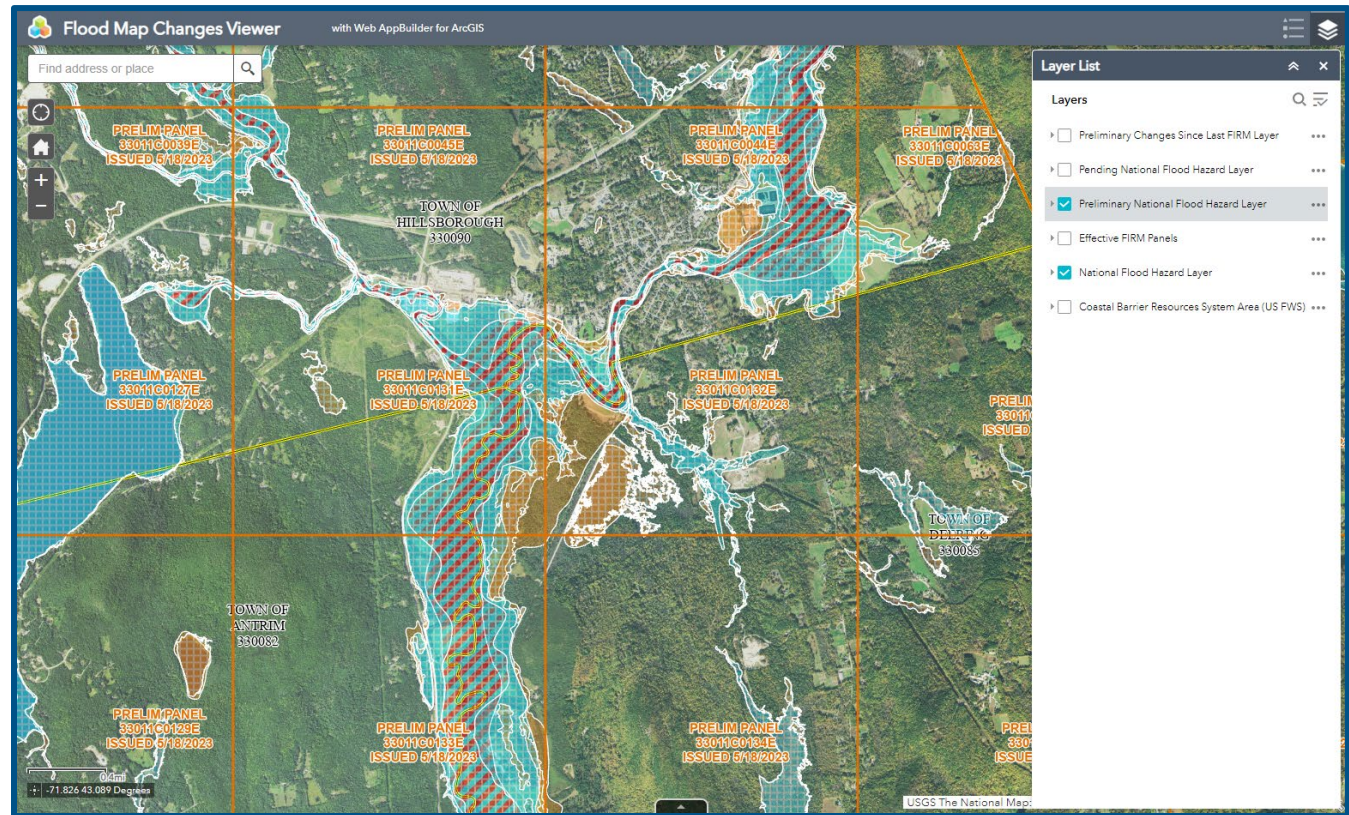
Confluence with Contoocook River to 0.2 miles upstream of Wilder Street

Sand Brook (2.2 mi) – Hillsborough, NH

Confluence with Contoocook River to Just upstream of Bog Road

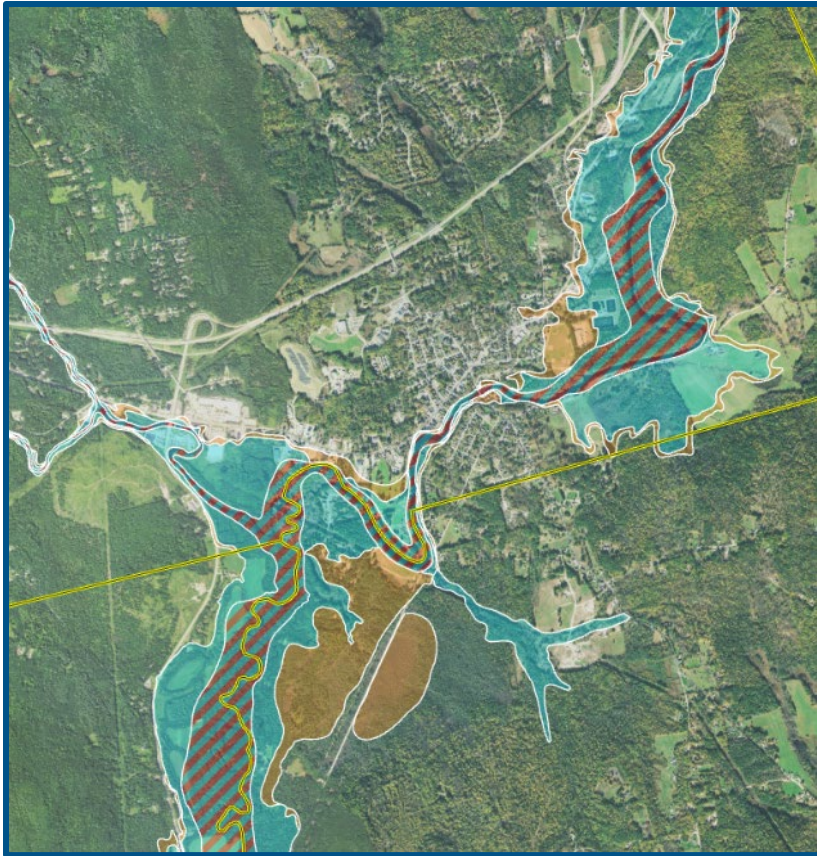
FEMA's Flood Map Change Viewer

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

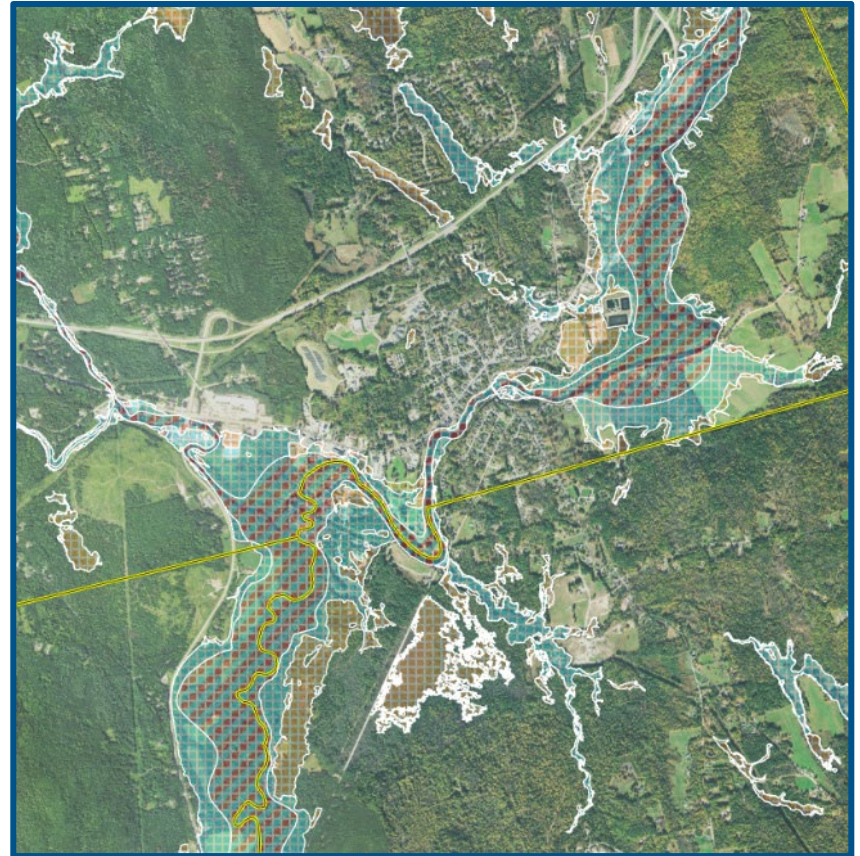


The FMCV is available at
msc.fema.gov/fmcv

FEMA's Flood Map Change Viewer



Effective FIRM
9/25/2009



Preliminary FIRM
5/18/2023






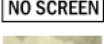
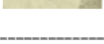



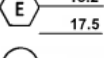
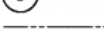

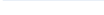
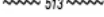



REGULATORY PRODUCTS

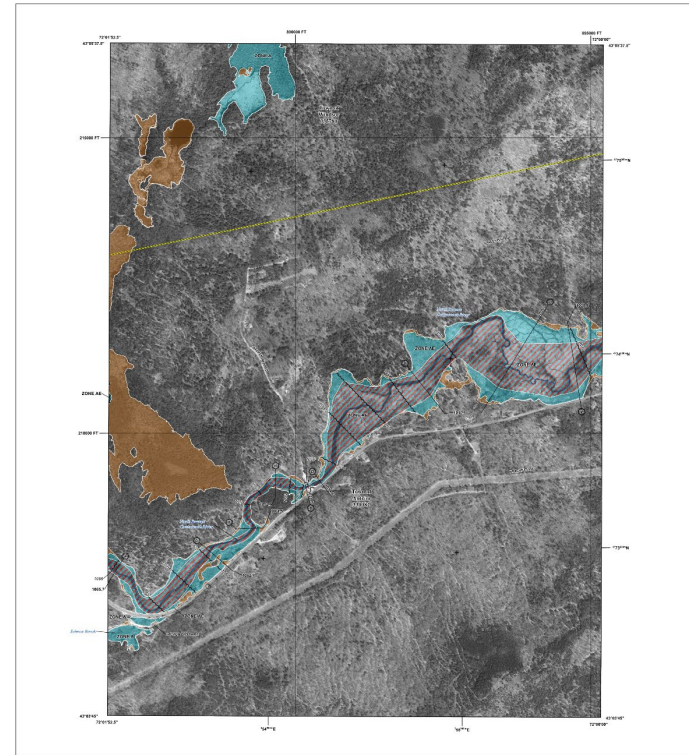
- **Flood Insurance Rate Maps (FIRMs)**
- **Flood Insurance Study (FIS)**
- **Flood Insurance Rate Map (FIRM) Database**
(stores the digital GIS data used in the map
production process, as well as tabular data in
FIS report)

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

ALL INFORMATION ON THIS PANEL CONTAINS THE DATA FROM THE FIS REPORT. FOR THE INFORMATION LOCATED 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)
- With BFE or Depth
- Regulatory Floodway
- 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
- Future Conditions 1% Annual Chance Flood Hazard
- Area with Reduced Flood Risk due to Levee
- Channel, Culvert, or Storm Sewer
- Accredited or Provisionally Accredited Levee, Dike, or Floodwall
- Non-accredited Levee, Dike, or Floodwall
- Areas Determined to be Outside the 0.2% Annual Chance Floodplain
- Area of Undetermined Flood Hazard

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
- Future Conditions 1% Annual Chance Flood Hazard
- Area with Reduced Flood Risk due to Levee

OTHER AREAS

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

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

THIS PANEL IS A PRELIMINARY PRODUCT OF THE NATIONAL FLOOD INSURANCE PROGRAM. IT IS NOT TO BE USED FOR ANY PURPOSE OTHER THAN TO IDENTIFY FLOOD HAZARD AREAS. THE INFORMATION ON THIS PANEL IS SUBJECT TO CHANGE WITHOUT NOTICE. FOR THE MOST CURRENT INFORMATION, VISIT [HTTP://MSC.FEMA.GOV](http://MSC.FEMA.GOV).

SCALE

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PANEL LOCATOR

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0400	0500	0600	0700
0800	0900	1000	1100
1200	1300	1400	1500

FEMA
National Flood Insurance Program

NATIONAL FLOOD INSURANCE PROGRAM
HILLSBOROUGH COUNTY, NEW HAMPSHIRE
Panel 109 of 701
DATE: 08/18/2023
PRELIMINARY

Updated FIRM Panels

70 FIRM Panels (maps provided for communities)

- Town of Antrim - 18 Panels
- *Town of Bennington - 8 Panels
- *Town of Deering - 8 Panels
- *Town of Frankestown - 4 Panels
- *Town of Greenfield - 9 Panels
- Town of Hancock - 15 Panels
- Town of Hillsborough - 20 Panels
- *Town of New Ipswich - 3 Panels
- Town of Peterborough - 17 Panels
- Town of Sharon - 5 Panels
- *Town of Temple - 3 Panels
- *Town of Weare - 2 Panels
- Town of Windsor - 8 Panels

*Community also studied in
Merrimack Watershed

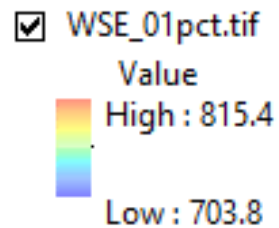
FLOOD RISK PRODUCTS

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)

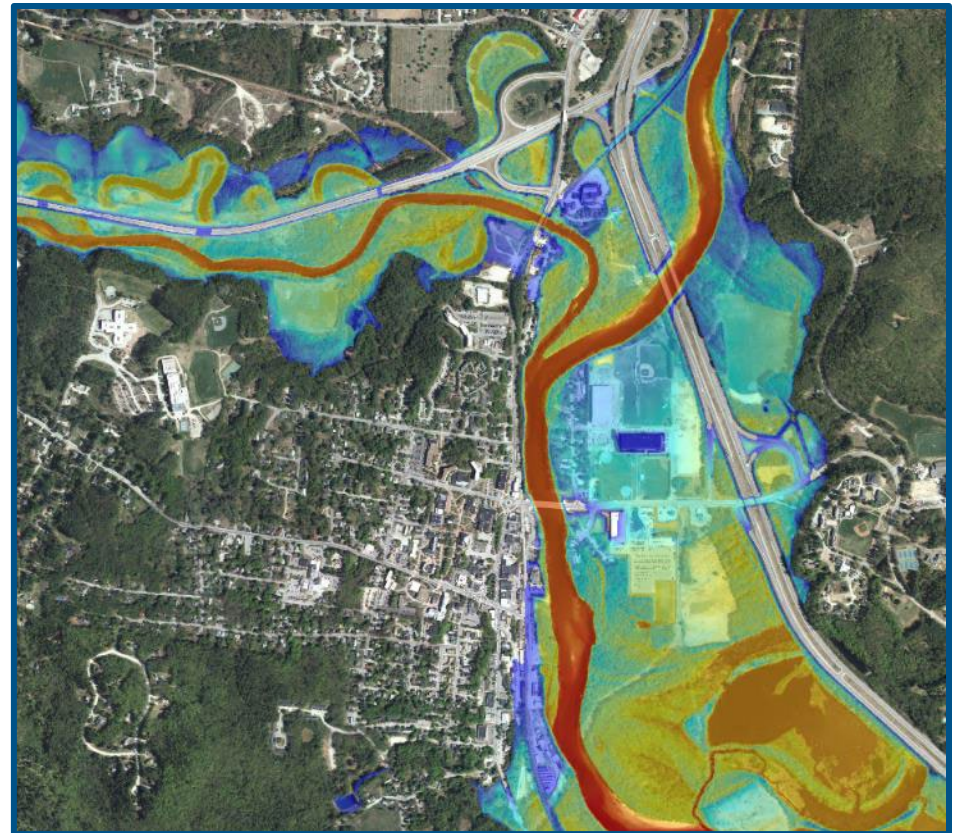
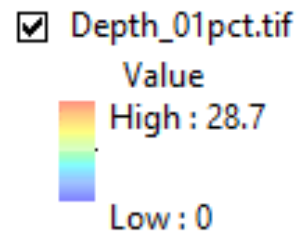
WSEL Grid

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

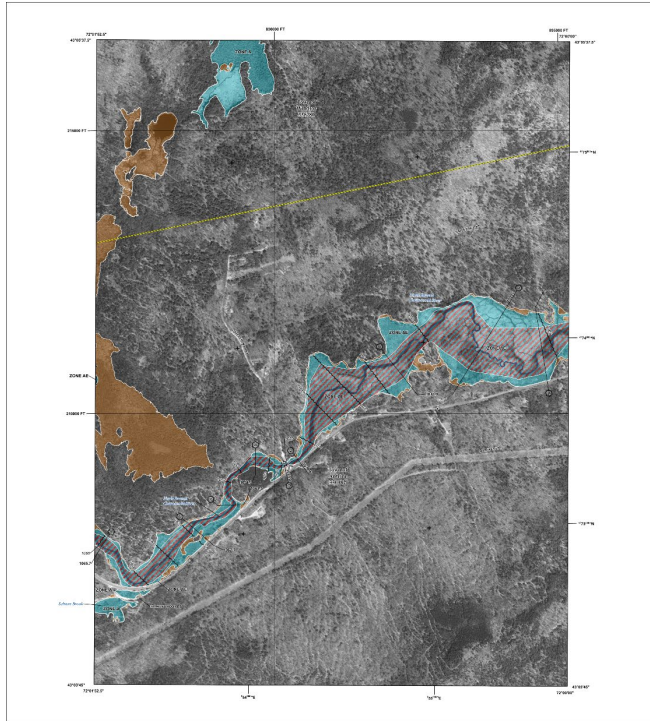
View Your Community's Preliminary Flood Hazard Data

Primary site with effective and preliminary maps, FIS reports, and databases:

<https://msc.fema.gov/>

Backup site for preliminary data:

<https://hazards.fema.gov/femaportal/prelimdownload/>



FLOOD HAZARD INFORMATION

FOR INFORMATION ONLY. THIS INFORMATION IS NOT TO BE USED FOR ANY PURPOSES OTHER THAN THAT FOR WHICH IT WAS DEVELOPED. FOR MORE INFORMATION, VISIT <https://msc.fema.gov/>.

REGULATORY ZONING

- Special Flood Hazard Boundary (SFHB)
- Area with Flood Risk Due to Levees (ARL)
- Area with Flood Risk Due to Levees (ARL)
- Area of Unsubstantiated Flood Hazard (AU)

NOTES TO USERS

SCALE

PANEL LOCATOR

0000	0001	0002	0003
0004	0005	0006	0007
0008	0009	0010	0011
0012	0013	0014	0015
0016	0017	0018	0019

FEDERAL EMERGENCY MANAGEMENT AGENCY

NATIONAL FLOOD INSURANCE PROGRAM

PRELIMINARY 05/18/2023

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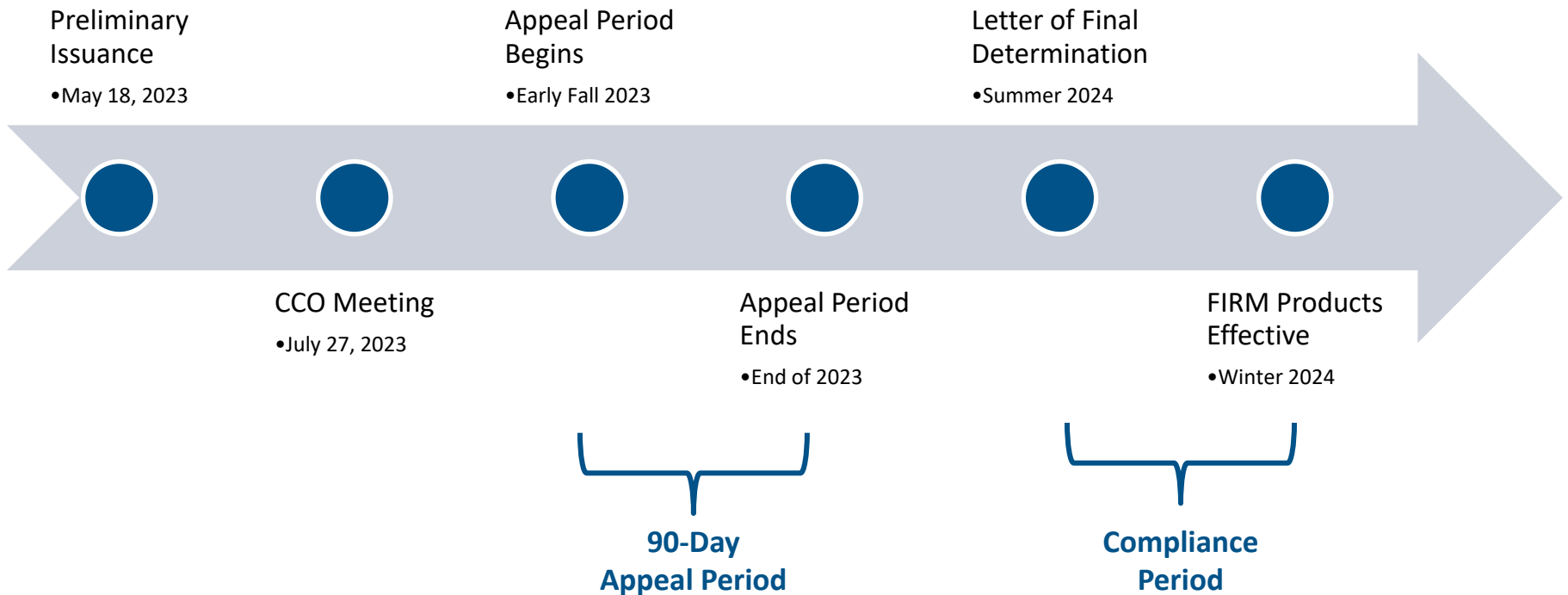
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After CCO Meeting

- 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 FEMA Region 1

Christopher Markesich

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), FEMA Region 1
CRS Coordinator

Points of Contact

Hillsborough County, New Hampshire

▪ **NH State Contacts**

- Jennifer Gilbert, State of New Hampshire Floodplain Management Program Administrator jennifer.r.gilbert@livefree.nh.gov
- Katie Paight, State of New Hampshire State Floodplain Management Program Coordinator kathryn.o.paight@livefree.nh.gov

▪ **FEMA Regional Service Center**

- Alex Sirotek, RSC Lead, Arc PTS alexander.sirotek@wsp.com

▪ **Compass Project Contact**

- Molly Cox, Project Manager, Compass PTS coxmc@cdmsmith.com

▪ **FEMA Region 1 Contacts**

- Kerry Bogdan, Risk Analysis Branch Chief, FEMA Region I
Kerry.Bogdan@fema.dhs.gov
- Chris Markesich, Sr. Program Specialist, FEMA Region I
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
- 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

Thank you!

RiskMAP
Increasing Resilience Together

