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Flood Lines

New Hampshire's Floodplain Management Newsletter

Spring 2013

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Are You Prepared for Spring Flooding?

Spring weather patterns can increase the risk of flooding. Flood insurance will help you recover from spring flooding, which can be caused by heavy rains, rapid snow-melt, and ice jams. Get the facts, know the risks, and take action to prepare before severe weather strikes. Typically, there is a 30-day waiting period on new flood insurance policies, so the time to act is now.

Spring Thaw

During the spring, frozen land prevents melting snow or rainfall from seeping into the ground. Each cubic foot of compacted snow contains gallons of water and once the snow melts, it can result in the overflow of streams, rivers and lakes. Add spring storms to that and the result is often serious spring flooding.



Snowmelt

A midwinter or early spring thaw can produce large amounts of runoff in a short period of time. Because the ground is hard and frozen, water cannot penetrate and be reabsorbed. The water then runs off the surface and flows into lakes, streams and rivers, causing excess water to spill over their banks.



Ice Jams

Long cold spells can cause the surface of rivers to freeze, leading to ice jams. When a rise in the water level or a thaw breaks the ice into large chunks, these chunks can become jammed at man-made and natural obstructions, resulting in severe flooding.



(Text and Photos from Floodsmart.gov)

Be prepared! Purchase flood insurance for your home (and business) and its contents, take an inventory of your belongings, and make an emergency plan for you and your family. For more information, go to www.Floodsmart.gov.

NFIP Update

2013 Community Rating System Manual - Now Available

The 2013 CRS Coordinator's Manual has been approved by the Office of Management and Budget (OMB) and is available for download at www.CRSresources.org/manual.

The new Coordinator's Manual will be implemented by FEMA beginning on April 1, 2013. At its first cycle verification visit after April 1, 2013, each participating CRS community will need to meet the new prerequisites and credit criteria set out in the 2013 CRS Coordinator's Manual. No new requirements (including annual recertification requirements) will take effect until the ISO/CRS Specialists review them one-on-one with the community at the next cycle visit. As with all verification visits, the ISO/CRS Specialists will work with communities on items needed for credit verification (documentation), and to identify additional activities for which the community may not have been receiving credit.

The new Coordinator's Manual will affect each CRS community differently. Some communities will see an increase in credit for their existing activities. For example, there will be more credit for Activity 420 (Open Space Preservation). Other communities will see a decrease in credit for certain activities. For example, the credit points provided for Activity 320 (Map Information Service) are being reduced.

(Source: NFIP/CRS Update Newsletter, March 2013)

Since New Hampshire's ISO/CRS Specialist, Jimmy Chin, retired in January 2013, a permanent replacement has yet to be announced. If you have any questions or concerns about the new Coordinator's Manual or about CRS, please contact Jennifer Gilbert, NH Floodplain Management Coordinator (see contact information on page 8).



NH CRS Communities

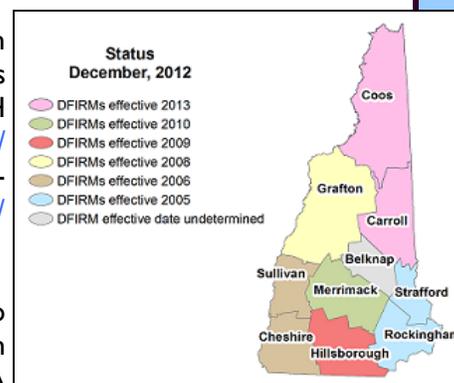
- Keene
- Marlborough
- Peterborough
- Winchester

Mapping Update

New Floodplain Maps Now Effective in Carroll and Coos Counties

The new floodplain maps for Coos and Carroll counties became effective on February 20, 2013 and March 19, 2013, respectively. The final effective maps are available on FEMA's Map Service Center (<https://msc.fema.gov>), NH GRANIT (<http://www.granit.unh.edu/dfirms/>), and GRANITView (<http://granitview.unh.edu/>). The GIS data for these two counties is also now available and can be downloaded from NH GRANIT (<http://www.granit.unh.edu/data/search> (keyword search: flood)).

Coos and Carroll counties became the 8th and 9th counties in the state to receive the Digital Flood Insurance Rate Maps. The only remaining county in the state is Belknap County, which currently has no proposed dates. A Coastal mapping project is currently underway. Updates on this project will be posted in future newsletters.



Flood Insurance Update - Flood Insurance Reform Act of 2012

The following is taken directly from a FEMA fact sheet (<http://www.fema.gov/national-flood-insurance-program/flood-insurance-reform-act-2012>) that deals specifically with Sections 205 and 207 of the Act.

In 2012, the U.S. Congress passed the Flood Insurance Reform Act of 2012 which calls on the Federal Emergency Management Agency (FEMA), and other agencies, to make a number of changes to the way the NFIP is run. As the law is implemented, some of these changes have already occurred, and others will be implemented in the coming months. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map (FIRM) updates impact policyholders. The changes will mean premium rate increases for some – but not all -- policyholders over time.

Background:

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners' insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap. To ensure the program did not take on unnecessary risks, one of the key requirements to participate in the program was that communities had to adopt standards for new construction and development. Pre-existing homes and businesses, though, could remain as they were. Owners of many of these older properties could obtain insurance at lower, subsidized, rates that did not reflect the property's real risk.

In addition, as the initial flood risk identified by the NFIP has been updated over the years, many homes and businesses in areas where the revised risk was determined to be higher have also received discounted rates. This "Grandfathering" approach prevented rate increases for existing properties when the flood risk in their area increased.

Fast forward 45 years, flood risks continue and the costs and consequences of flooding are increasing dramatically. In 2012, Congress passed legislation to make the National Flood Insurance Program more sustainable and financially sound over the long term.

What this means:

The new law eliminates some artificially low rates and discounts which are no longer sustainable. Most flood insurance rates will reflect full risk, and flood insurance rates will rise on some policies.

Actions such as buying or selling a property, or allowing a policy to lapse, can trigger rate changes. You should talk to your insurance agent about how changes may affect your property and flood insurance policy. There are investments you and your community can make to reduce the impact of rate changes. And FEMA can help communities lower flood risk and flood insurance premiums.

What is Changing Now?

Most rates for most properties will more accurately reflect risk. Subsidized rates for nonprimary/secondary residences are being phased out now. Subsidized rates for other classes of properties will be eliminated over time, beginning in late 2013. There are several actions which can trigger a rate change, and not everyone will be affected. It's important to know the distinctions and actions to avoid, or to take, to lessen the impacts.

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Flood Insurance Update - Flood Insurance Reform Act of 2012 *(cont. pg 3)*

Not everyone will be affected immediately by the new law – only 20 percent of NFIP policies receive subsidies. Talk to your agent about how rate changes could affect your policy.

- Owners of non-primary/secondary residences in a Special Flood Hazard Area (SFHA) will see 25 percent increase annually until rates reflect true risk – began January 1, 2013.
- Owners of property which has experienced severe or repeated flooding will see 25 percent rate increase annually until rates reflect true risk – beginning October 1, 2013.
- Owners of business properties in a Special Flood Hazard Area will see 25 percent rate increase annually until rates reflect true risk -- beginning October 1, 2013.

Owners of primary residences in SFHAs will be able to keep their subsidized rates unless or until:

- You sell your property;
- You allow your policy to lapse;
- You suffer severe, repeated, flood losses; or
- You purchase a new policy.

Grandfathering Changes Expected in 2014

The Act calls for a phase-out of discounts, including grandfathered rates, and a move to risk-based rates for most properties when the community adopts a new Flood Insurance Rate Map. So if you live in a community that adopts a new, updated Flood Insurance Rate Map (FIRM), discounts – including grandfathered rates -- will be phased out. This will happen gradually, with new rates increasing by 20% per year for five years. Implementation is anticipated in 2014.

What Can Be Done to Lower Costs?

For home owners and business owners:

- Talk to your insurance agent about your insurance options.
- You'll probably need an Elevation Certificate to determine your correct rate.
- Higher deductibles might lower your premium.
- Consider remodeling or rebuilding.

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Upcoming Webinars

To register for a course or to check on upcoming courses, navigate to <http://j.mp/starrwebtraining> and click the “Upcoming” tab. Below are the courses available in April and May. Courses like the MTI training and NFIP basics are repeated frequently.

April 11, 1:00 pm Eastern – Elevation Certificates for A Zones

Training on the proper way to complete FEMA Form 81-31 and best practices for using the Elevation Certificate in the floodplain development review process. Special consideration to using the form in A Zone without a BFE. 2 CECs for ASFPM Certified Floodplain Managers (CFMs) that register and attend individually and pass the learning objectives quiz at the end of the session.

April 17, 1:00 pm Eastern – Biggert Waters NFIP Reform Act of 2012

The Biggert-Waters National Flood Insurance Program Reform Act of 2012 (BW-12) resulted in major changes to the NFIP. This session, presented by FEMA Region X, will provide an overview of the changes and what is being done to implement the legislation. Continuing Education and Professional Development Credits are available.

April 18, 1:00 pm Eastern – NFIP Basics

This one-hour session will cover the history of the National Flood Insurance Program (NFIP), basic terminology, governing authority, and provide an overview of the community’s role in floodplain management through the National Flood Insurance Program (NFIP). The target audience are state and local officials who need a general understanding of the ins and outs of the program and guidance on where to go for more training and answers. Continuing Education and Professional Development Credits are available.

April 24, 1:00 pm Eastern – Preparing Data for Hazus

This session is targeted to those interested in how to update Hazus with local data from parcel/assessors information. We will describe the data required to update the Hazus general building stock data. The session will feature tutorials on how to update data using the Comprehensive Data Management System. We will also cover what is required for a user-defined analysis for the Earthquake and Flood modules. Continuing Education and Professional Development Credits are available.

April 25, 1:00 pm Eastern – MT-I Basics

This webinar is designed to give a broad overview of the MT-I review process and review procedures that will help applicants submit a completed MT-I application to facilitate processing by FEMA. Attendees will learn what is required to submit a complete application, including how to fill out the forms and use FEMA’s new online LOMC submittal tool. In addition, the course will outline the differences between LOMAs, eLOMAs, LOMR-Fs, and conditional LOMCs. Participants will learn how to submit more complete LOMC requests that can be processed more quickly and with fewer additional data requests. The community’s role with regards to the MT-I process will also be discussed. This course is designed for State and Local officials, engineers, surveyors, and anyone interested in learning more about the MT-I process. Continuing Education and Professional Development Credits are available.

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Flood Insurance Update - Flood Insurance Reform Act of 2012*(cont. pg 4)*

- Building or rebuilding higher will lower your risk and could reduce your premium.
- Consider adding vents to your foundation or using breakaway walls.
- Talk with local officials about community-wide mitigation steps.

For community officials:

- Consider joining the Community Rating System (CRS) or increasing your CRS activities to lower premiums for residents. *(More information about CRS can be found at: http://www.nh.gov/oep/programs/floodplainmanagement/regulations/community_initiatives.htm)*
- Talk to your state about grants. FEMA issues grants to states which can distribute the funds to communities to help with mitigation and rebuilding. *(The NH Homeland Security and Emergency Management office administers FEMA grants for NH. More information can be found at: <http://www.nh.gov/safety/divisions/hsem/HazardMitigation/index.html>)*

A summary of the October 1, 2013 Premium Rate Changes and Rules Changes for ALL policies can be found at: <http://www.nfipiservice.com/Stakeholder/FEMA/W-13016.html>

**Upcoming Webinars***(continued from page 5)***May 9, 1:00 pm Eastern – Elevation Certificates**

This 2.5-hour session will cover the proper way to complete FEMA Form 81-31 and best practices for using the Elevation Certificate in the floodplain development review process. 2 CECs for ASFPM Certified Floodplain Managers (CFMs) that register and attend individually and pass the learning objectives quiz at the end of the session.

May 15, 2:00 pm Eastern – Using DFIRMs and Other Digital Flood Data

This one-hour beginner level session will provide a basic overview of digital flood insurance rate maps (DFIRMs) including how to use the DFIRM database in ArcGIS, using flood hazard data for mitigation and public outreach, and online resources for non-GIS users. The target audience are state and local officials that use DFIRMs for day to day floodplain management duties and/or beginner level GIS staff that support those functions. 1 CEC for ASFPM CFMs.

April 25, 1:00 pm Eastern – Determining a Based Flood Elevation

This one-hour training on methods for determining base flood elevation in AE and A Zones using the FIRM/FIS and other resources, including tips for developing BFEs for A Zones. 1 CEC for ASFPM CFMs.



Upcoming Training

Water, Weather, Climate and Community Workshop VI: Building Resilience Through Better Floodplain Management - April 24, 2013

NH Floodplain Management staff will be presenting a session at this NH Coastal Adaptation Workgroup workshop that will be held on April 24, 2013 from 5 to 8:30 PM at the Hugh Gregg Coastal Conservation Center at the Great Bay Discovery Center in Greenland. The workshop will include a series of sessions about what communities can do to minimize flood risk through better floodplain management. For more information and to register for the workshop, please go to: <http://nhblog.stormsmart.org/files/2013/02/workshopVIupdated.pdf>.

Certified Floodplain Manager (CFM) Exam and Refresher Course - April 25 and 26, 2013

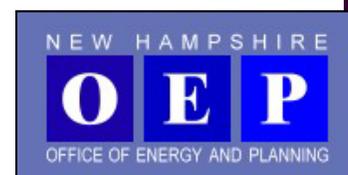
The NH Floodplain Management Program will hold a Certified Floodplain Manager (CFM) exam on Friday, April 26, 2013 from 9 AM to 12 PM at OEP in Concord, NH. The CFM exam is a professional certification of floodplain managers established by the Association of State Floodplain Managers (ASFPM). A refresher course will be held prior to the exam on Thursday, April 25, 2013 from 8:30 AM to 3:30 PM at OEP.

In order to take the CFM exam, you must complete the application which is available on the ASFPM website www.floods.org under certification. The fee for taking the exam is \$100 for ASFPM members and \$375 for non-members. You may submit an application for membership (\$110 for Individual) at the same time as applying for the exam. The application and its associated fee to take the exam must be submitted to ASFPM before April 12, 2013. Please contact Jennifer Gilbert, NH Office of Energy & Planning, (see page 5 of this newsletter for contact information) if you are interested in taking the exam in April. For more information about the CFM exam and the application, please go to ASFPM's web site (www.floods.org).

Promoting Floodplain Management Session at OEP Spring Planning & Zoning Conference - May 11, 2013

NH Floodplain Management Program staff will be presenting a session called "Promoting Floodplain Management: What Your Community Can Do" at the OEP Planning and Zoning Conference that will be held on Saturday, May 11, 2013 at the Radisson Hotel in Manchester. Learn how your community can better protect its floodplain areas and provide long-term flood risk reduction. This session will highlight various higher standards that small or large communities can implement that go beyond the National Flood Insurance Program minimum requirements, which can then result in reduced flood damages and lower flood insurance premiums. Come and learn what other NH communities are already doing to reduce their flood risks and the tools and resources available to help your community.

For more information and to register for the conference, please go to: <http://www.nh.gov/oep/events/2013PlanningandZoningConference.htm>



Upcoming Training

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ASFPM PRESENTS
The 2013 Conference
REMEMBERING THE PAST
- INSURING THE FUTURE



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ASFPM 37th Annual Conference

The Association of State Floodplain Managers (ASFPM) will hold their 37th annual conference from June 9 - 14, 2013, at the Connecticut Convention Center in Hartford, CT.

Government Officials, planners, engineers, consultants, watershed managers, flood protection product vendors, educators, and others will gather for the most comprehensive floodplain management conference in the world. Participants interact, exchange ideas, make contacts, form partnerships, and prepare for a more sustainable future for flood damage reduction.

The theme for 2013 is derived from New England's rich history and its vibrant future. The play on words with "insuring" is a tribute to Hartford's status as "the birthplace of insurance."

Throughout the week, more than 250 of the industry's experts will conduct plenary and concurrent sessions and share the state-of-the-art in techniques, programs, and resources to accomplish flood mitigation, watershed management, and other community goals. A three-day comprehensive exposition features the materials, equipment, accessories, and services vital to get the job done. Supplementary technical field tours and training workshops provide in-depth training. Numerous networking activities offer additional opportunities to learn from each other.

The conference is conducted by the Association of State Floodplain Managers, the world's leading voice for sound floodplain management, with 34 Chapters and over 15,000 members world-wide.

For more information about the conference, please go to: www.asfpmconference.org.

Key Notes:

- Early registration discount is available until May 3, 2013. Local officials from the New England states are offered a special reduced rate.
- There are two conference hotels that are offering a standard group rate and government per diem. Go to the web site above to make a hotel reservation and book early.
- The Certified Floodplain Manager exam will be held twice during the conference.

Subscription Information

Flood Lines is available on OEP's web site. If you would like to be notified by email when the next issue is available or if you would like to unsubscribe, please email: OEPinfo@nh.gov