



# Flood Lines

Winter 2015

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## What's New

### New Federal Flood Risk Management Standards

On January 30, 2015, President Obama signed [Executive Order \(EO\) 13690](#) to “improve the nation’s resilience to flooding and better prepare the nation for the impacts of climate change.” The new Order amends [EO 11988 \(Floodplain Management\)](#), which has been in place since 1977 and requires federal agencies to avoid or reduce adverse impacts for projects that have potential impacts to or within the floodplain.

EO 13690 also establishes a [Federal Flood Risk Management Standard](#), which has been “developed to create a national minimum flood risk management standard to ensure that Federal Actions that are located in or near the floodplain, when there are no other practical alternatives, last as long as intended by considering risks, changes in climate, and vulnerability.”

In implementing the Standard, Federal agencies will be given the flexibility to select one of three approaches for establishing the flood elevation and hazard area they use in siting, design, and construction:

- Utilizing best-available, actionable data and methods that integrate current and future changes in flooding based on science,
- Two or three feet of elevation, depending on the criticality of the building, above the 100-year, or 1%-annual-chance, flood elevation, or
- 500-year, or 0.2%-annual-chance, flood elevation.

Prior to the implementation of the new Standard, FEMA has released the [Draft Federal Flood Risk Management Standard Implementing Guidelines](#) that were developed to guide Federal agencies in implementing the Standard. FEMA will be seeking public input through a 60-day comment period, which is currently open, and through public listening sessions. After the public comment period ends, public input will be considered in finalizing the Guidelines. Federal agencies will not issue or amend existing regulations or program procedures until the Guidelines have been finalized.

The EO and Standard are only applicable to Federal actions and will not affect the standards in local floodplain management ordinances nor will it affect flood insurance rates.

For more information about the public comment period and the upcoming listening sessions, please go to [FEMA's Federal Flood Risk Management Standard web site](#).

Source: FEMA

# Mapping Update

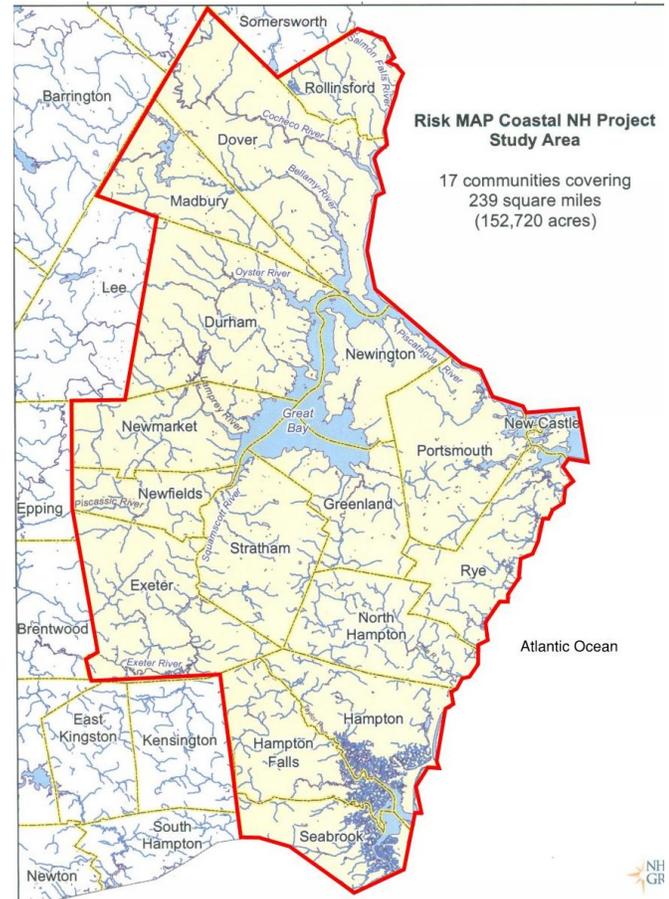
## Coastal NH Floodplain Mapping Project

The 90-Day Appeal Period on the Preliminary Maps, which began on September 2, 2014, ended on December 1, 2014. Up until now the Project, which includes communities in both Rockingham and Strafford counties, was moving forward on the same timeline for both counties. However, due to recent developments, the maps for the communities in the Stafford County project area will be moving forward separately from the maps for the communities in the Rockingham County project area.

Since no appeals were submitted in the Stafford County communities (Durham, Madbury, Dover, and Rollinsford), the maps for these four communities will continue to move forward. It is anticipated that FEMA's Letter of Final Determination, which begins the six-month community compliance period, will be issued at the end of March 2015. Therefore, the map effective date for these four communities is anticipated for the end of September 2015.

Due to an appeal processing period for Seabrook Beach Village District, the maps for the communities in the Rockingham County project area will not be preceding along with Strafford County project maps. The appeal is currently being addressed by FEMA and the 90-day appeal period for Seabrook Beach Village District is anticipated to start by May 2015. The proposed effective date for the maps in the Rockingham County project area is unknown at this time.

Updates will be provided in future issues of this newsletter and on the [Project's web site](#).



## Redesign of FEMA's Map Service Center

FEMA has recently up-dated its [Flood Map Service Center \(MSC\)](#) to provide easier access to flood hazard mapping information. The MSC is a web-based repository that allows users to access the Flood Insurance Rate Maps (FIRMs) that determine floodplain boundaries and flood insurance regulations for the entire country, as well as flood risk data, Geographic Information System (GIS) datasets, and engineering reports.

The updated MSC boasts a significant increase in usability over previous versions, especially for first time users. Technical language and acronyms have been reduced, redundant content has been eliminated, search functions have been streamlined, and the interface has been redesigned. Users will also notice the increased efficiency in product retrieval for the new site. All data is now available free of charge, without the need to create a user account.

FEMA's development team continues to improve the site and additional updates are planned for 2015 that will further improve search result clarity as well as reduce load times. The team is always interested in receiving feedback about what is working well and where further improvements can be made.

Source: FEMA

# Insurance Update

## How the April 1, 2015 Flood Insurance Changes Will Affect Flood Insurance Premiums

The National Flood Insurance Program (NFIP) is in the process of implementing Congressionally mandated reforms required by the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) that repeal and modify the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters). The new law slows some flood insurance rate increases and offers relief to some policyholders who experienced steep flood insurance premium increases in 2013 and early 2014. Flood insurance rates and other charges will be revised for new or existing policies beginning on April 1, 2015. In addition to insurance rates, other changes resulting from Biggert-Waters and HFIAA will be implemented that will affect the total amount a policyholder pays for a flood insurance policy.

The changes taking place in April include an increase in the Reserve Fund Assessment, the implementation of an annual surcharge on all new and renewed policies, an additional deductible option, an increase in the Federal Policy Fee, and rate increases for most policies.

For more details about these changes, see the [April 2015 Changes Fact Sheet](#) and [FEMA's Flood Insurance Reform page](#).

Source: FEMA

## FEMA Announces Launch of the Interim Office of the Flood Insurance Advocate

In December 2014, FEMA announced the launch of the [Interim Office of the Flood Insurance Advocate](#), led by the Acting Flood Insurance Advocate. The Interim Office will begin work on specialized assistance to citizens and policyholders on NFIP issues as well as regional mapping outreach and education support. The Interim Office will operate until a permanent office of the Flood Insurance Advocate is established pursuant to Section 24 of the Homeowner Flood Insurance Affordability Act of 2014. The Acting Advocate will develop a long-term regional mapping outreach and education strategy to maximize support to the public as well as address specific public inquiries or concerns.

Source: FEMA



## Flood Safety Awareness Week

March 16 - 20, 2015

More information coming soon!

# Community Spotlight

## City of Dover offers Floodplain Education Program

As a participant in the National Flood Insurance Program (NFIP), the City of Dover is required to adopt new floodplain maps next year. The maps were prepared by the FEMA as part of a nationwide program to update coastal flood hazard maps. In an effort to raise awareness about the changes and to make it convenient to review, the City's Department of Planning and Community Development has posted the maps to its website.

The goal is to inform property owners about the changes and to keep them up to date on the process to adopt the new maps. At the same time, the city is using the release of these new maps as an opportunity to educate property owners about the City's floodplain management program.

To coincide with the release of the revised maps, the Planning Department has prepared a "Flood Information" brochure to raise awareness of the City's floodplain management efforts and its participation in the NFIP. The brochure, which was made possible through grant funding through the Northeast Regional Ocean Council (NROC) New England Coastal Community Resilience Initiative, will be mailed to all property owners within the current and proposed floodplains, as well as to all property owners within one hundred feet of those areas. The brochure is also available on the Planning Department's webpage, and features information on flood insurance, construction standards, and flood preparation tips.

The draft floodplain maps are expected to be finalized by FEMA in March 2015 with an effective date estimated to be in September 2015. The finalized maps should reflect minor changes to street names and other geographic features that staff brought to the attention of FEMA after an initial review of the draft maps in the spring and fall.

Between the finalization of the maps by FEMA and their effective date, the City will need to amend its floodplain ordinance (currently Chapter 113 of the City Code) in order to incorporate the new maps. The adoption of the revised maps will require a public hearing before the Planning Board which in turn requires a letter of notification to be sent to all property owners within the City. The adoption process will also require a public hearing before City Council. Planning Department staff will also ask the Planning Board to consider amendments to the existing floodplain regulations to bring them into conformance with current NFIP standards. The proposed ordinance amendments are a result of both an internal staff review as well as recommendations made to the City by the New Hampshire Office of Energy and Planning.

To help answer questions and to provide further education on the rights and responsibilities of property owners in the floodplain, the Planning Department anticipates partnering with the New Hampshire Office of Energy and Planning to host a public workshop in the spring.

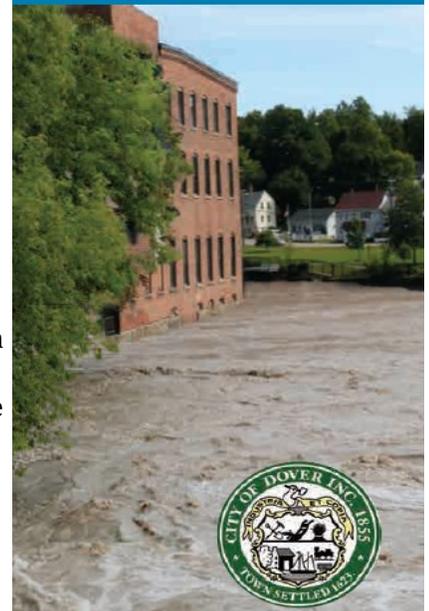
The City of Dover hopes that residents and property owners will take advantage of this opportunity to learn more about the NFIP and floodplain construction standards, so they may have a better understanding of both their rights and responsibilities.

In the meantime, the City continues to work on its application to the NFIP Community Rating System (CRS). Participation in the CRS program will bring reduced premiums to the holders of flood insurance policies for properties located within the City's floodplains (preferred risk policy holders are not eligible for the discount). Although the typical discount for a participating New England community ranges from 5 to 15 percent. This discount could result in significant savings as flood insurance premiums are expected to rise over the next several years.

Source: <http://www.ci.dover.nh.us/services/online-services/news-events/news-2014/city-of-dover-offers-floodplain-education-program.html>

## FLOOD INFORMATION

What you need to know about floodplain management



CITY OF DOVER, NH  
DEPARTMENT OF PLANNING  
AND COMMUNITY DEVELOPMENT

# Hazard Mitigation

## NH Committee to Study the Creation of a Flood Mitigation Fund for Private & Municipal Property Owners

In 2014, a NH legislative study committee ([SB 375](#)) was established to study the creation of a flood mitigation fund for private and municipal property owners. The focus of the committee was on whether the state should maintain a flood mitigation fund to assist individuals and towns, at their local levels, to do whatever mitigation is “appropriate”. Recommendations from the committee include restoring the funding policy that ended in 2010 and to help educate towns and citizens on the hazard mitigation concept by increasing the visibility of the subject—specifically, requiring Town Reports contain a section on flood hazard planning, preventive action, flood damage and costs, and recovery actions. The conclusion of the study committee was that because of the breadth of the topic, the subject of mitigation needs much further study before final, complete legislation can be developed. However, since FEMA offers funding for mitigation, it is possible in the short term to rely on FEMA criteria to judge the efficacy and appropriateness of funding, and simply help with the match.

Source: [www.nh.gov](http://www.nh.gov)

## Governor Hassan Announces Hazard Mitigation Initiative

In June 2014 [Governor Maggie Hassan announced](#) that NH Homeland Security and Emergency Management has undertaken a new hazard mitigation initiative funded by FEMA through the Regional Catastrophic Planning Grant.

The initiative includes an inventory of the locations that have had the most frequent and expensive problems from natural disasters. Phase two of the initiative is a partnership with the Governors’ Institute on Community Design to develop a statewide master plan that will help ensure that mitigation resources are used in the most effective and cost-efficient manner possible.

Homeland Security and Emergency Management Director Perry Plummer is coordinating efforts with state agencies (Division of Emergency Services and Communications, Department of Environmental Services, Department of Transportation, the Office of Energy and Planning), FEMA and local municipalities to create a unified database of geographically based natural hazard data. This database will enable the state to analyze past naturally caused damages, facilitating the reduction of risk by strategically placing hazard mitigation investments and projects. The purpose of these actions is to help reduce the frequency of repetitive loss and develop data driven hazard mitigation strategies for the future.

Once the database is complete, the state, with technical support from the Governors’ Institute on Community Design, will work with local stakeholders to develop short- and long-term strategies that will guide and prioritize statewide mitigation efforts.

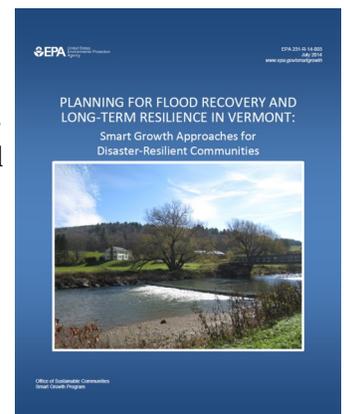
In January 2015, the [Governor’s Institute on Community Design](#) hosted a “Building a more resilient New Hampshire” workshop for Governor Hassan. The workshop included representatives from most State agencies with discussion revolving around opportunities and actions to effectively implement hazard mitigation activities across the state, the Division of Homeland Security and Emergency management’s database and how it can be used as a tool to advance disaster resilience by guiding better planning and investment decisions, and ways in which state and local hazard mitigation plans can be better integrated.

Source: [www.nh.gov](http://www.nh.gov)

## Vermont Flood Resiliency Report and Checklist

The state of Vermont experienced major damage to roads, houses, and businesses due to flood impacts from Hurricane Irene in fall 2011. Vermont’s Agency of Commerce and Community Development, along with the Agency of Natural Resources, Agency of Transportation, and the Mad River Valley Planning District, requested assistance with recovering from flood impacts and planning for long-term resilience to future disasters. This project focused on how to coordinate recovery across several small villages in the Mad River Valley, as well as help state agencies review their program structure and state policies to improve floodplain management and plan for more responsible future growth. The project resulted in a [Flood Resilience Checklist](#) and report called [Planning for Flood Recovery and Long-Term Resilience in VT—Smart Growth Approaches for Disaster-Resilient Communities](#).

Source: EPA



# Social Media



## New Hampshire Department of Safety Launches Emergency Alert Mobile App

CONCORD, NH – The New Hampshire Department of Safety announced on January 5<sup>th</sup>, 2015 the launch of its [NH Alerts mobile app](#), a free tool that notifies users of hazards in the area based upon cellphone location. The NH Alerts app was developed by the Division of Homeland Security and Emergency Management with federal grants.

“The NH Alerts app takes emergency notification to the next level,” State Homeland Security and Emergency Management Director Perry Plummer said. “Anyone with the NH Alerts app on their phone will know about safety issues in their area, from accidents and road closures, to hazardous weather and active shooters. We can now send messages directly to those people who are in the path of danger. I strongly encourage everyone to download this app.”

The NH Alerts app provides warnings via an audible alert. The types of alerts received are completely customizable allowing the user to determine the frequency with which warnings are received. The NH Alerts app works with iPhone® and Android™ cellphones and is currently available via links on [ReadyNH.gov](#). The NH Alerts app is free to anyone including visitors from other states.



Source: <http://www.readynh.gov/alerts/index.htm>



## Facebook Safety Check

Emergencies often send people scurrying to social media feeds to see how their friends are faring. Now, Facebook has made that even easier with [Safety Check](#). The new feature uses your most recent Facebook location to update your status after a disaster. If a disaster strikes in your area, you'll receive a notification asking if you're safe and your news feed will automatically be updated with the info.

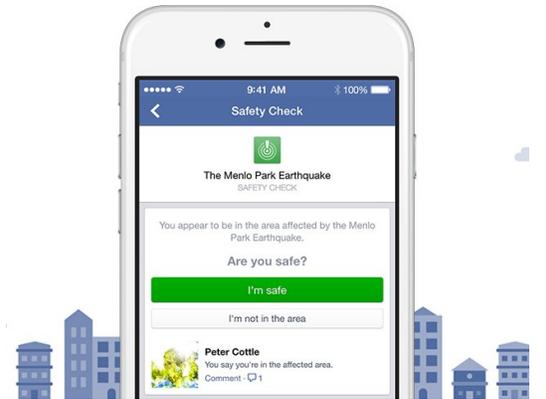
During a major disaster, Safety Check will help you:

- Let friends and family know you're safe
- Check on others in the affected area
- Mark your friends as safe

For more detailed information view the following :

[https://www.youtube.com/watch?feature=player\\_embedded&v=UlcDQPd23MA](https://www.youtube.com/watch?feature=player_embedded&v=UlcDQPd23MA)

Source: Facebook <http://newsroom.fb.com/news/2014/10/introducing-safety-check/>



**The New Hampshire Office of Energy and Planning is now on Twitter!**

**Follow us for planning and energy related news/updates!**

<https://twitter.com/NHOEP>

[@NHOEP](#)

# Upcoming Training & Events

## NFIP Training Webinars

Numerous free, online NFIP-related trainings are available through FEMA's contractor, STARR. Many of the courses are eligible for Continuing Education Credits (CECs) for Certified Floodplain Managers (CFM). Below are some of the upcoming webinars. Be sure to check the website periodically as new webinars are always being added. To learn more about these webinars and to register, please go to the [NFIP Training web site](#) and click the "Upcoming" tab. When asked during registration what FEMA Region you are in, please reply 1.

### CRS Webinar Series:

- Introduction to CRS  
March 17, 2015 - 1:00-2:00 PM;  
May 19, 2015 - 1:00-2:00 PM
- Developing Outreach Projects (Activity 330) - February 18, 2015 - 1:00-2:00 PM
- Developing a Plan for Public Information and Coverage Improvement Plan (Activity 370) -  
March 18, 2015 - 1:00-2:00 PM
- Preparing for a Verification Visit  
April 21, 2015 1:00-2:15 PM;  
June 16, 2015 - 1:00-2:15PM
- Drainage System Maintenance (Activity 540) - April 22, 2015 1:00-2:00 PM
- CRS and Higher Regulatory Standards - May 20, 2015 - 1:00-2:00 PM
- CRS and Natural Floodplain Functions - June 17, 2015 - 1:00-2:00 PM



## Ground Truths for Floodplain Professionals & Community Officials featuring new flood insurance videos:

- [How the NFIP works](#)
- [Elevation Certificate](#)
- [Map Changes](#)

For more information go to <http://www.flood-ed.com/>

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