

Flood Lines

Spring 2015

Volume VIII Issue 2

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What's New



SILVER JACKETS

Many Agencies One Solution

New Hampshire Silver Jackets Formalizes Partnership

The [Silver Jackets](#) is an innovative program that provides an opportunity to consistently bring together multiple state, federal, and tribal and local agencies to learn from one another and jointly apply resources to reduce flood risk. The Silver Jackets teams are state-led interagency teams. Often no single agency has all the answers, but multiple programs can be leveraged to provide a cohesive solution. There are currently 43 active state teams and 7 states developing teams; the ultimate goal is to offer an interagency team in every state.

In January 2015, the New Hampshire Silver Jackets finalized the team's interagency agreement. The NH team consists of individuals from federal and state agencies that focus on the state's flood risk management priorities and provide technical expertise and resources in the development of solutions and projects when possible.

WHY THE NAME SILVER JACKETS?

Traditionally, different agencies wear different colored jackets when responding to emergencies. For example, FEMA personnel wear blue and Corps personnel wear red. The name Silver Jackets is used to underscore the common mission of the diverse agencies involved.

The NH team is led by Shane Csiki from the NH Geological Survey's flood hazards program at the Department of Environmental Services (DES) and supported by Beth Peck, State Hazard Mitigation Officer, at NH Homeland Security and Emergency Management at the Department of Safety and Jennifer Gilbert, State Coordinator of the National Flood Insurance Program at the Office of Energy and Planning, who both serve as the team's vice-chairs.

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What's New (continued)

History of the New Hampshire Silver Jackets Team

The NH Silver Jackets was formed as a result of Tropical Storm Irene, which impacted New Hampshire in August 2011. Due to the extent of post-storm recovery and repair work, cooperation among the involved federal and state agencies was needed to address compromised infrastructure and businesses, the large number of stream alteration permits, and the planning and financial assistance needs of communities.

Jacque Colburn, the state's Rivers Coordinator at the New Hampshire Department of Environmental Services (NHDES), assembled and led a team of partners that not only worked to address urgent hazard mitigation issues, but would keep the broader picture of rivers issues in mind during the response phase, both then and in the future.

The original working group became known as the Post-Irene River Response Team (PIRRT). As the group evolved, it was later decided that PIRRT would become the NH Silver Jackets team.

How the New Hampshire Silver Jackets Team is Helping the State's Communities

Every year since Irene, the NH Silver Jackets team has continued and improved upon its collaboration to assist communities in the state following a flood event. The multi-agency response that has been provided by the Silver Jackets team includes participation in community meetings and site visits to hear the concerns from community officials and residents, and the development of appropriate solutions to the flood-related issues resulting from flood inundation, undersized culverts, and river channel migration.

The NH Silver Jackets team brings together both state and federal agency partners who combine technical and policy knowledge about floods and rivers. This interaction has introduced agencies to each other and helped the partners learn more about the different resources available to assist in providing solutions to communities.

While a key function of the NH Silver Jackets team is to work collaboratively in response to flood events, the team is now moving toward long-range outreach activities to better prepare communities in reducing their flood risk before an event. By increasing public awareness and understanding of flood risks, the team seeks to assist communities, through the sharing and uniform delivery of information and resources, in becoming more resilient and less vulnerable to flood hazards and to ensure the safety of the state's residents.

New Hampshire Silver Jackets Team Members



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<http://silverjackets.nfrmp.us/State-Teams/New-Hampshire>

Mapping Update

Coastal NH Floodplain Mapping Project

The NH Coastal Mapping project, which includes communities in a portion of both Rockingham and Strafford counties concluded its 90-Day Appeal Period on the Preliminary Maps as of December 1, 2014. Up until now the Project was moving forward on the same timeline for both counties. However, due to recent developments, the maps for the communities in the Strafford County project area will be moving forward separately from the maps for the communities in the Rockingham County project area.

[Strafford County](#)

Because no appeals were submitted in the communities (Durham, Madbury, Dover, and Rollinsford) in the Strafford County project area, the maps for these four communities will continue to move forward. The new maps for these four communities will become effective on September 30, 2015. **[A public workshop about the new maps and flood insurance will be held on June 24, 2015 from 4 to 7 PM at the Durham Public Library.](#)** A letter and a notice about this workshop will be sent soon to the four communities.

[Rockingham County](#)

Due to an appeal and the 90-day appeal period for Seabrook Beach Village District, the maps for the communities in the Rockingham County project area will not be on the same schedule as the 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 this summer. The proposed effective date for the maps in the Rockingham County project area is not known at this time.

For additional information and updates visit the [NHOEP Coastal Mapping page](#).

New Hampshire Coastal Viewer

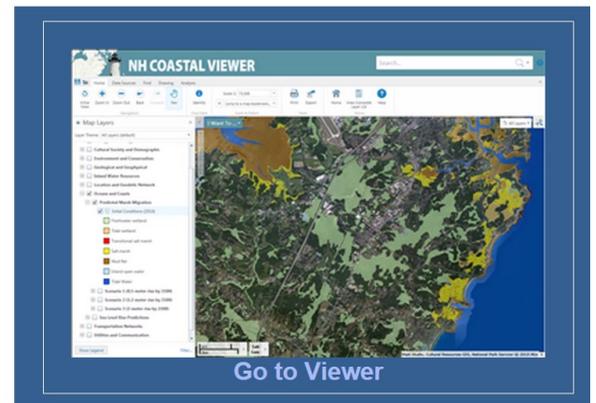
In March 2015 a new online mapping tool was launched that brings coastal resources spatial data, hazards-related spatial data, and other spatial data sets within NH's 42 coastal watershed communities together in one place. Users can search for available data sets; display the data sets in multiple ways; and create, print, and share customized maps.

The [New Hampshire Coastal Viewer](#) was developed by [NH GRANIT](#) as part of the [Resilient NH Coasts project](#), which was coordinated by the NHDES Coastal Program and awarded funding in a competitive process by the National Oceanic and Atmospheric Administration's Office for Coastal Management. The project seeks to help municipal leaders, community members, and business owners identify and understand coastal resources and hazards as well as ways to reduce vulnerability to these hazards.

The Coastal Viewer is intended for those who want access to spatial data sets in an online map, including, municipal staff, volunteers, business owners, and community members. Anyone, regardless of their technical expertise, can use the Viewer to access and display data in customizable maps. Experienced mapping users can use the Viewer to search for and find new and existing spatial data sets to download for use in their own software applications.

The current 2005 FEMA floodplain areas for Rockingham and Strafford counties is one of the layers available under Inland Water Resources on the Coastal Viewer. Once the new floodplain maps (as described above) become effective, they will be added to the Coastal Viewer.

New Hampshire Coastal Viewer



Source: NHGRANIT

Insurance Update

April 1, 2015 Flood Insurance Changes are Here!

Flood insurance rates and other charges are now in effect for new and renewals of existing policies as of April 1, 2015. The changes are part of the 2012 and 2014 flood insurance reform acts, which seek to phase out subsidized rates (see box below).

The changes taking place include rate increases for most policies, the implementation of an annual surcharge on all new and renewed policies, an increase in the Reserve Fund Assessment, new procedures for properties newly mapped into a special flood hazard area, and an additional deductible option. Below is a summary of these changes as well as links for further information about these changes on page 5.

Rate Increases

The average rate increase for properties in High-Risk Areas with subsidized rates are:

- Pre-FIRM **non-primary** residences will increase around 25% a year until they get to full-risk rate;
- Pre-FIRM **primary** residences are going up, on average 14% this year;
- Pre-FIRM **non-residential** properties will go up 18%;
- Post-FIRM Zone A and AE rates will see 9-12% average increase and Zone V and VE rates will increase 9% on average.

What is a Subsidized Rate?

A subsidized rate is a discounted rate given to older structures that were built before their community's first Flood Insurance Rate Map (FIRM) known as Pre-FIRM structures. The subsidized rate does not take into account the structure's actual flood risk.

New Annual Surcharge Fee for All Policies

Starting April 1, 2015, all policies for owner-occupied single-family detached buildings and individual condominium units that are the primary residence of a policyholder will include a \$25 surcharge. Policies for all other buildings will include a \$250 surcharge. The amount of the surcharge depends on the use of the insured building and the type of policy form insuring the building, regardless of its flood zone designation.

To support the financial stability of the NFIP, Congressionally-mandated surcharges are required for all policyholders to offset the slow-down of the elimination of current subsidized rates, and will continue until all subsidy is eliminated. The surcharge is paid at the time of application or renewal each year until the subsidies are eliminated. The surcharge revenue will go into the NFIP Reserve Fund that is used to help cover the cost of future claims in a catastrophic event and may also be used to pay the program's debt to the U.S. Treasury from previous catastrophic events.

Reserve Fund Assessment Fee - New for Some Policies and Increase for Other Policies

In 2012, a Congressionally-mandated Reserve Fund was established to help cover the costs when claims exceed the annual premium collected by the NFIP. FEMA began collecting an assessment fee in 2013 for all policies except those for properties outside the special flood hazard area (Preferred Risk Policies) to add money to the Reserve Fund. The 2013 assessment fee was 5% of the premium total. Starting April 1, 2015, Preferred Risk policyholders will begin contributing 10% of the premium total and all other policyholders will begin contributing more with 15% of premium total going to the Reserve Fund.

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Insurance Update *(Continued)*

Properties Newly Mapped into a High-Risk Area

If a community has received a new flood map since October 2008 or will going forward, eligible properties newly identified as high-risk (i.e., newly mapped into Zones A, AE or VE) will be rated with lower-cost Preferred Risk Policy rates for the first 12 months after the new flood map becomes effective. For each subsequent renewal, rates will increase no more than 18% a year until they reach standard Zone X premium (or premium using the new map's zone if it is less).

New High Deductible for Residential Properties

An optional \$10,000 deductible is now available for residential properties. If the policy is lender-required, lender approval for this high deductible will be needed. The new high deductible can provide a 40 percent discount for post-FIRM properties and 35 percent for pre-FIRM properties.

Identification of Business Properties will begin on November 1, 2015

FEMA currently categorizes building occupancies as (1) Single-Family, (2) Two-to-Four Family, (3) Other-Residential, and (4) Non-Residential. Historically, FEMA has classified business properties with other non-residential properties such as those used as houses of worship or by non-profit entities, community recreation buildings, and garages.

The 2012 flood insurance reform act required FEMA to phase out the Pre-FIRM subsidized rates for business properties. In order to do so, FEMA must now separate out business properties from the other Non-Residential properties in order to implement the premium increases, which are required by the 2012 reform act. Effective November 1, 2015, FEMA will start revising the Non-Residential building occupancy category to identify "Business" properties.

For rating purposes, a business property means a building where a licensed commercial enterprise is carried out to generate income and coverage is for one of the following:

- a) a building designed as a non-habitational building;
- b) a mixed-use building in which the total floor area devoted to commercial uses exceeds 25% of the total floor area within the building; or
- c) a building designed for use as office or retail space, wholesale space, hospitality space, or for similar uses.

The identification process for all renewals for Non-Residential policies will begin on November 1, 2015. Insurance companies will need to gather the necessary information to properly classify the policy prior to the policy's expiration date. All new non-residential policies after November 1, 2015 must also be accurately categorized as business or other non-residential.

For Further Information on Upcoming Flood Insurance Changes:

- ◆ [April 2015 Changes Fact Sheet](#) and [April 1, 2015 Insurance Changes Video Series](#)
 - ◆ [Annual Surcharge Fact Sheet](#)
 - ◆ [Newly Mapped into an Special Flood Hazard Area Fact Sheet](#)
 - ◆ [Map Changes and Flood Insurance Fact Sheet](#)
 - ◆ [Flood Insurance Changes for Business Properties Fact Sheet](#)

News, Events & Training

Congratulations to the New Certified Floodplain Managers in New Hampshire

The Association of State Floodplain Managers (ASFPM) has established a national program for certifying floodplain managers. This program recognizes continuing education and professional development that enhances the knowledge and performance of local, state, federal, and private-sector floodplain management professionals.

Once or twice a year, the NH Floodplain Management Program will hold a one-day review class and then proctor the 3-hour Certified Floodplain Manager (CFM) exam. In March 2015, a review class and CFM exam was held at OEP's office in Concord.

Below is a list of those in New Hampshire who passed the CFM exam. Congratulations!

- Shane Csiki, NH Department of Environmental Services
- Kim Reed, Town of Rye
- Tom Young, NFIP iService Team/FEMA Region 1 Insurance Specialist
- Kellie Walsh, NH Office of Energy and Planning

For more information about the CFM and to view the full list of CFMs in NH, please visit [ASFPM's web site](#).

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.

NFIP Webinars:

- Determining Base Flood Elevation—June 11, 2015 - 1:00-2:00PM

CRS Webinar Series:

- Preparing for a Verification Visit—June 16, 2015 - 1:00-2:15PM
- CRS and Natural Floodplain Functions—June 17, 2015—1:00-2:00 PM



New Hampshire Floodplain Management Course

The NH Floodplain Management Program will be offering the *Managing Floodplain Development Through the NFIP* course this fall! It will be held **September 28—October 2, 2015** at the New Hampshire Department of Environmental Services Regional Office at Pease International Tradeport, Portsmouth NH.

This course is designed to provide a training opportunity for local officials responsible for administering their local floodplain management ordinance. The course will focus on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance. Participants that are Certified Floodplain Managers (CFM) are also eligible to receive **12 CECs** for attending this 4-day course. A CFM exam will be held on the last day of the course.

Registration and more details will be available soon on [NHOEPs Floodplain Management webpage!](#)

News, Events & Training (cont.)

NH Emergency Preparedness Conference

Wednesday, June 10, 2015

7:30 AM to 4:00 PM

Radisson Hotel, Manchester, NH

[Register](#) by June 2, 2015 (no registration fee)

Stop by the NH Floodplain Management Program table in the Exhibit Hall!

Coastal NH Climate Summit

Friday, June 19, 2015

8:00 AM to 4:30 PM

Hugh Gregg Coastal Conservation Center, 89 Depot Road, Greenland, NH

[Register](#) by June 16, 2015 (\$20 registration fee)

Floodplain Management Courses at FEMA's Emergency Management Institute

FEMA offers many courses in Floodplain Management at the Emergency Management Institute (EMI) in Emmitsburg, Maryland. All courses are free (except for the purchase of a meal ticket) to State and Local personnel, including a reimbursement for travel.



Managing Floodplain Development Through the NFIP

This course is designed to provide an organized training opportunity for local officials responsible for administering their local floodplain management ordinance. The course will focus on the NFIP and concepts of floodplain management, maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance.



The E273 *Managing Floodplain Development Through the NFIP* course is currently scheduled to be held on the following dates : September 21—24, 2015

NFIP Community Rating System

This course covers the CRS, a nationwide initiative of FEMA's National Flood Insurance Program. It describes activities eligible for credit under CRS, how a community applies, and how a community modifies an application to improve its classification.

The E278 *NFIP Community Rating System* course is currently scheduled to be held on the following dates:

- July 27—30, 2015
- August 31—September 3, 2015

For more information, please visit [EMI's course web site](#).

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The Floodplain Management Learning Experience at FEMA's Emergency Management Institute By Kellie Walsh

This past March I took my first trip to the Emergency Management Institute (EMI). As I arrived at the campus it reminded me of being back at college, and in fact, staying at EMI is very much like college; you stay in a small dormitory room, eat all your meals at the dining hall, meet a lot of new people and attend class during the day. Whether you enjoyed college or not, taking a class at EMI is certainly worth the trip.

EMI is part of the Federal Emergency Management Agency's (FEMA) National Emergency Training Center. The Center's 107 acre campus is located in Emmitsburg, Maryland, which is 12 miles southwest of Gettysburg, Pennsylvania and 50 miles northwest of Baltimore, Maryland. In addition to EMI, the Center is also home to the United States Fire Administration (USFA), the National Fire Academy (NFA) and other agencies.



When I took my trip to EMI, I had been working for the state for a little less than a year and had just entered into the new world of floodplain management. After completing my application and getting approvals, I was accepted into E-273—*Managing Floodplain Development Through the NFIP* class. My class consisted of 34 local and state floodplain officials from around the country with a range of experience with the NFIP.

In the four days I spent in class, my fellow classmates and I learned a lot about the NFIP. We learned from four instructors who were each from different backgrounds, from our in-class exercises and from each other's personal experiences in floodplain management. I found the instruction and materials to be very informative and well presented, especially since I was new to the NFIP. However, I found the interaction with my fellow classmates to be the most valuable. From my fellow state official in Louisiana to the county official from the state of Washington to the engineer from Alabama, I was amazed by their knowledge and experiences with floodplain management. It made me realize that even though New Hampshire is a small state with just 13 miles of coastline, we still have similar floodplain issues and challenges like other states.

Since my return from EMI I find myself using the skills and knowledge I gained on a daily basis. I also find myself learning something new each day as a floodplain manager, which is why I hope to go back to EMI for a more in-depth floodplain management training in the near future.

If you have any interest in expanding your floodplain management knowledge and skills, I encourage you to spend a week of learning and sharing at EMI. Please see page 7 of this newsletter for more information about upcoming EMI classes.

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