NFIP

New Hampshire's Floodplain Management Program

Fact Sheet #5

12 Key Floodplain Management Regulations

Terms to Know

BFE - Base Flood Elevation: the elevation the base or 1% or 100-year flood is expected to rise to.
FIRM - Flood Insurance Rate Map (shows flood zones & BFE)
SFHA - Special Flood Hazard Area (includes flood Zones A, AE, AO, V, and VE)

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The following is a brief summary of the top 12 key regulations of the National Flood Insurance Program (NFIP). More detailed information about these regulations and other regulations can be found in a community's floodplain regulations. For further assistance, please also go to the NH Floodplain Management Program's web site or contact the NH's Floodplain Management Coordinator (see web site and contact information at left).

Permitting. A permit is required for all development in a SFHA. Development includes any man-made changes to improved or unimproved real estate, such as filling, dredging, grading, storage of materials, etc.

Construction Requirements. All new construction or substantial improvements in a SFHA shall be designed (or modified) and adequately anchored; be constructed with flood damage-resistant materials; and be constructed by methods and practices that minimize flood damages.

Certification. The following certification is required for all new construction and substantial improvements in a SFHA: in Zones A, AO, and AE the as-built elevation of the lowest floor (including a basement); Zones V and VE the as-built elevation of the bottom of the lowest horizontal structural member of the lowest floor (including pilings or columns); and if a non-residential structure has been floodproofed, the as-built elevation to which the structure was floodproofed and a floodproofing certificate.

Utilities. Electrical, heating, ventilation, plumbing, and air conditioning equipment (including duct work), and other service facilities must be located above the BFE or be protected from flood waters.

12 Key Floodplain Management Requirements

Other Permits. A permit cannot be issued by a community for a development in a SFHA until all other necessary permits have been received by federal and state agencies.

Floodway. No encroachment such as fill, new construction, substantial improvement, and other development is allowed within the Regulatory Floodway (shown on the FIRM) unless there is an analysis that shows no rise – that means NO allowable increase to the BFE. In Zone AE (with no Regulatory Floodway), an analysis is required that shows an increase of no more than 1.0 foot in the BFE.

Basements. A basement (not allowed in V-Zones) is an enclosure that is below ground level on all sides. A crawl space area might be considered a basement if it meets this definition. All basement floors must be at or above BFE.

Lowest Floor. In Zones A and AE, the lowest floor of a structure (including a basement) must be located at or above the BFE. Non-residential structures can also be floodproofed up to at least the BFE. In Zone AO, the lowest floor must be located at or above the flood elevation (determined by adding the elevation of the highest adjacent grade to the depth number on the FIRM or if no depth number is shown, the highest adjacent grade plus at least 2 feet). In Zones V and VE, structures must be built on pilings, piers or columns, the lowest horizontal structural member must be at or above the BFE, and certified plans stamped by a professional qualified engineer or architect for construction must be submitted to the community.

Enclosures/Crawlspaces. In Zones A and AE, enclosures below BFE must: be constructed with flood resistant materials; can only be used for storage, building access, or parking; cannot be a basement; and must have flood vents that meet certain criteria. In Zones V and VE, the space below the lowest floor can only be used for storage, building access, or parking; and must be free of obstructions or constructed with non-supporting breakaway walls, open lattice-work or insect screening that meet minimum design requirements.

Zone A with no BFE. Subdivisions and other development proposals exceeding 5 acres or 50 lots in a Zone A area must include a BFE determined by an engineer. For developments less than 5 acres or 50 lots and no known BFE, it is strongly recommended that the lowest floor (including a basement) be located either at least 2 feet or more above the highest adjacent grade or 1-2 feet above an experienced flood event.

Substantial Improvement or Substantial Damage. Defined as repairs or improvements (internal and external) valued at 50% or more of the market value of the structure in a SFHA. Structures in a SFHA that are determined by the community to be substantially damaged or improved must meet the regulations in the community's floodplain ordinance (e.g. lowest floor must be at or above BFE).

Manufactured Homes and Recreational Vehicles. Manufactured homes to be placed or substantially improved within a SFHA must be elevated on a permanent foundation; the lowest floor must be at or above BFE; and must be anchored. Recreational vehicles in a SFHA must be either on site for fewer than 180 consecutive days; be fully licensed and ready for highway use; or meet the manufactured home requirements.