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## What's New

### Reducing Flood Risk & Flood Insurance Premiums for Existing Residential Buildings in Zone A

The Federal Emergency Management Agency (FEMA) Mitigation Assessment Team (MAT) observed inundation damage to residential buildings in New Jersey and New York whose lowest floors were below Hurricane Sandy flood levels. Based on these observations, FEMA included information in a Hurricane Sandy Recovery Advisory to all residential property owners interested in reducing their flood risk and National Flood Insurance Program (NFIP) flood insurance premium for existing residential buildings located in Zone A.

As property owners rebuilt, it was important for them to not only consider mitigation measures that can reduce their risk for flood damage from a future flood event, but also understand how these mitigation measures affect their flood insurance premiums.

Although this guidance was developed for recovery after Hurricane Sandy, it can certainly be implemented here in New Hampshire as well. Structures that have incurred Substantial Damage or that are undergoing Substantial Improvement are required to be brought into compliance with local floodplain management regulation and building codes.

In addition to describing mitigation measures such as elevation and filing in a basement, this Advisory specifically includes guidance on modifying or strengthening existing ground floor walls of a single-family home or solid foundation walls, while also converting the ground floor living area to an enclosure and moving the living area so it is at or above Base Flood Elevation (BFE). Implementing these measures may qualify a home for reduced flood insurance rates.

Reducing Flood Risk and Flood Insurance Premiums for Existing Residential Buildings in Zone A (RA7, Nov 2013) can be viewed and downloaded at:

<http://www.fema.gov/media-library/assets/documents/30966?id=6994>

# NFIP Update

## New Flood Insurance Manual

The NFIP Flood Insurance Manual is used primarily by insurers and agents selling Federal flood insurance. The 2014 edition is a complete reissue of the Manual, updated with program changes that became effective on June 1, 2014. This release reflects changes required for the implementation of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW12). Because the enactment of the Homeowner Flood Insurance Affordability Act of 2014 (which repeals and modifies certain provisions of BW12 and makes additional program changes) occurred when the Manual was close to completion, the NFIP will be issuing adjustments to this edition at a later date.

This publication can be viewed and downloaded at: <http://j.mp/Rd2D0V>

Sources: FEMA; News From Region X, STARR, May 2014 Issue



## New Hampshire NFIP Update

Three additional New Hampshire communities have joined the National Floodplain Insurance Program this year. The town of Eaton joined in May 2014 and the towns of Kensington and Chatham joined in July 2014. New Hampshire now has 217 communities (92 percent) participating in the NFIP.

# Insurance Update

## Flood Insurance Reform

In 2012 and 2014, Congress passed the following Acts, which made changes to flood insurance rates under the NFIP.

- July 6, 2012 - Biggert-Waters Flood Insurance Reform Act of 2012
- March 21, 2014 - Homeowner Flood Insurance Affordability Act of 2014

A summary of the changes as result of both Acts can be found in FEMA's *How Recent Legislative Changes Affect Flood Insurance* fact sheet at: <http://www.fema.gov/media-library/assets/documents/95946>

Several provisions of both the 2012 and 2014 laws apply to older buildings constructed before the effective date of the community's first Flood Insurance Rate Map (FIRM). Such buildings are referred to as "pre-FIRM." Many pre-FIRM buildings located in high-risk flood zones have flood insurance policies with subsidized rates. Most subsidies remain, although they will be phased out over time. The rate of the phase-out will depend on the type of policy. Several charts are included in the fact sheet noted above that explain how premium rates are affected for different policy types.

The 2014 Act also introduced a refund process for certain policy holders, a new surcharge for all new and renewed policies, and an increase in the maximum residential deductible limit. More information can be found on FEMA's Flood Insurance Reform page at: <http://www.fema.gov/national-flood-insurance-program/flood-insurance-reform>

# Mapping Update

## Coastal New Hampshire Floodplain Mapping Project

On April 9, 2014, FEMA released the preliminary Flood Insurance Rate Maps (FIRMs) for the 17 coastal NH communities in Rockingham and Strafford counties. Preliminary maps provide the communities and the public with an early look at their home or community's projected risk to flood hazards.

On May 8, 2014, Community Coordination Meetings were held in Dover and Hampton to provide community officials with an overview of the preliminary maps. Presentation slides can be found on the Project's web site (see link below).

In May 2014, Changes Since Last FIRM maps were released and are available on the Project web site (see link below). These maps were produced for each of the 17 communities to show where the Special Flood Hazard Area (SFHA) has changed since the last effective FIRM, which is the current May 17, 2005 maps. The SFHA includes Zones A, AE, AO, and VE.

The maps also include an acreage summary of both the current and preliminary SFHA areas in the community and the difference between the two. As shown in the table below, Rye and Stratham are the only two communities that show an increase in SFHA acreage. All the remaining communities show a decrease with Greenland showing the smallest decrease in SFHA acreage.


The next step for this Project is the start of the 90-day appeal period. It is expected that the appeal period will begin sometime in August 2014. FEMA will send notification letters to the communities and will publish two notifications when the appeal period will begin and end. Below is a summary of what is considered by FEMA to be an appeal and/or a comment.

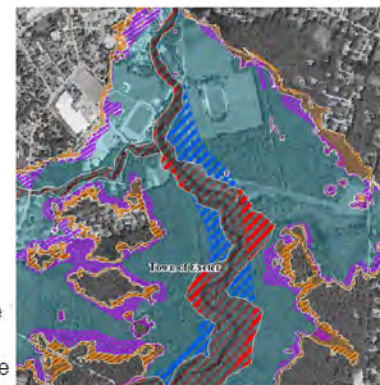
- An appeal is a formal objection to the proposed base flood elevations or flood depths, SFHA boundaries and zones, or floodways. Appeals must be based on technical data that show proposed maps to be scientifically incorrect. Anyone who makes an appeal must include the method, data and analysis used to support the claim.
- A comment is an objection to a base map feature change such as labels, incorrect roads, jurisdictional boundaries, or any other non-appealable change.

All comments and appeals should be sent to FEMA through the community's floodplain administrator. Once all comments and appeals are resolved, FEMA will notify communities of the effective date of the final maps. The new maps are expected to become effective in late 2015.

OEP in coordination with FEMA and UNH will conduct outreach activities to communities and all stakeholders throughout the mapping process.

### Legend

-  Floodway decrease
-  Floodway increase
-  1% Annual event increase
-  1% Annual event decrease
-  0.2% Annual event increase
-  0.2% Annual event decrease



Example of a Changes Since Last FIRM Map

| Changes Since Last FIRM | Net SFHA Change (Acres) |
|-------------------------|-------------------------|
| <b>Municipality</b>     |                         |
| <b>Rye</b>              | 232.4                   |
| <b>Stratham</b>         | 13.6                    |
| <b>New Castle</b>       | -1.2                    |
| <b>Rollinsford</b>      | -12.5                   |
| <b>Seabrook</b>         | -18.0                   |
| <b>Hampton Falls</b>    | -27.1                   |
| <b>Exeter</b>           | -142.3                  |
| <b>North Hampton</b>    | -155.4                  |
| <b>Madbury</b>          | -163.4                  |
| <b>Durham</b>           | -168.1                  |
| <b>Newfields</b>        | -171.0                  |
| <b>Dover</b>            | -179.0                  |
| <b>Newmarket</b>        | -184.0                  |
| <b>Newington</b>        | -189.3                  |
| <b>Hampton</b>          | -192.6                  |
| <b>Portsmouth</b>       | -215.4                  |
| <b>Greenland</b>        | -358.6                  |

# Hazard Mitigation

## Beyond the Basics Best Practices in Local Mitigation Planning

The University of North Carolina at Chapel Hill, in support of a number of partners has built a new website based on FEMA's Local Mitigation Planning Handbook that offers an easy to use interface. If you've been putting off developing a hazard mitigation plan, there's no time like the present—especially since this new site will walk you through it step by step. The site contains a self-assessment tool, sample community plans and a place to share experiences and lessons learned.



For information visit the Beyond the Basics website: <http://mitigationguide.org>

Sources: FEMA; News From Region X, STARR, May 2014 Issue

## New Guidance Available for Applying ASCE 24-05 to Hazard Mitigation Flood Projects

FEMA has released the publication FEMA Policy 203-074-1, *Minimum Design Standards for Hazard Mitigation Assistance (HMA) Projects in Flood hazard areas*. The policy will align structure elevation, dry flood proofing and mitigation reconstruction in flood hazard areas, which are funded by the HMA grant program, with a nationally recognized consensus standard for flood resistant design and construction.

The HMA programs provide grant funding assistance to state, local, tribal, and territorial governments for eligible and cost-effective projects that increase resiliency by reducing and eliminating risks to property from flood hazards and their effects. All HMA-funded projects in flood hazard areas, will provide for more consistent and efficient verification of engineering and technical feasibility and will help preserve the public investment toward reducing risk.



FEMA has also developed an implementation guidebook, *Guidance for Applying ASCE 24-05 Engineering Standards to Hazard Mitigation Flood Retrofitting and Reconstruction Projects*, which identifies key design and construction requirements that apply to HMA flood mitigation projects. The guidebook also provides guidance on how the standard should be applied to each HMA-eligible flood project type.

The publication can be viewed and downloaded at:

<http://www.fema.gov/zh-hans/media-library/assets/documents/93594>

Source: FEMA

## New USGS Coastal Change Hazards Portal: New Online Tool to Support Coastal Resilience

The U.S. Geological Survey recently launched an online portal that provides information on past, present and future coastal hazards to help communities improve their resilience. In an interactive format.

The USGS Coastal Change Hazards Portal can aid in decisions that involve emergency preparedness, ecosystem restoration, and where and how to develop coastal areas to help ensure they are safe and resilient.

No sophisticated technology is required. The tool runs on web browsers, tablets, and smartphones. It is designed for a wide-range of audiences, from federal and state agencies to non-governmental organizations, public entities, and private citizens.

One key component of the portal is the ability to explore coastal hazard risks at varied scales, from a local area of interest to a national perspective. Pick your favorite beach location, type in the name, zoom in, and view potential impacts of extreme storms, historic shoreline changes, and coastal vulnerability to sea-level rise.

This location-specific capability is extremely valuable for planning and preparedness and for making decisions to build coastal resilience. For example, if a hurricane alert is issued, users can input their city and state to see maps and imagery of potential impacts for a similar storm scenario. If an individual is planning to move to a coastal area, they can type a location into the portal to view what types of coastal hazards and impacts have occurred nearby. The Coastal Vulnerability Index feature shows the relative susceptibility of the Nation's coasts to sea-level rise. Resource managers can also make decisions on how best to protect precious ecosystems.

To access the USGS Coastal Change Hazards Portal, please go to:

<http://marine.usgs.gov/coastalchangehazardsportal/>

Source: USGS

# Training and Education

## 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: <https://atkinsglobalna.webex.com/mw04011/mywebex/default.do?siteurl=atkinsglobalna&service=7> (click the "Upcoming" tab). When asked during registration what FEMA Region you are in, reply 1.

- Floodplain Development Permit Review - August 27, 2014, 1-2:30 PM
- Inspecting Floodplain Development - August 28, 2014, 1-3 PM
- NFIP Basics—September 4, 2014 - 1 to 2 PM
- Elevation Certificates - September 18, 2014, 1-2 PM



## CRS Webinar Series:

- Introduction to CRS - October 21, 2014 1-2 PM or December 16, 2014 1-2 PM
- Drainage System Maintenance - September 17, 2014 1-2 PM
- Preparing Annual Recertification - August 19, 2014 1-2 PM, September 16, 2014 1-2 PM
- Natural Floodplain Functions - August 20, 2014 1-2 PM
- Developing Outreach Projects - October 22, 2014 1-2 PM
- Preparing for a Verification Visit - November 18, 2014 1-2 PM,
- Flood Warning & Response - November 19, 2014 1-2 PM
- Developing a PPI, CIP and Using *FloodSmart* - December 17, 2014 1-2 PM

# Training and Education

## L278 Community Rating System (CRS)

*Sponsored by the Rhode Island Emergency Management Agency  
Conducted by the Emergency Management Institute, Emmitsburg, MD*

**Dates:** October 20-23, 2014 (Monday—Thursday) **Times:** 8:00 a.m.—5:00 p.m.

**Location:** Sheraton Airport Hotel, 1850 Post Rd, Warwick RI (Ballroom)

### **Course Description:**

This course covers the Community Rating System (CRS), a nationwide initiative of FEMA's National Flood Insurance Program (NFIP). The course describes activities eligible for credit under the CRS Coordinator's Manual, how a community applies, and how a community modifies an application to improve its classification. The CRS program has undergone significant changes, the updated CRS Manual is now being taught in the L278 course. Previous attendees may want to repeat this course.

### **Course Goals:**

- Describe how to join the CRS program and improve community CRS classifications.
- Identify ways to earn CRS points by reducing and avoiding flood damage to insurable property.
- Understand how to take full advantage of available CRS points as you strengthen and support insurance aspects of the NFIP.
- Describe how to gain CRS points by fostering comprehensive floodplain management.

**Continuing Education Credits (CEC's):** The Association of State Floodplain Managers (ASFPM) awards 12 CEC's (core) for completion of this course.

**Prerequisites:** Must be a Certified Floodplain Manager (CFM), or have completed the E273, *Managing Floodplain Development through the National Flood Insurance Program (NFIP)*, course or be a full-time Floodplain Manager with more than 2 years of full-time floodplain management experience, as demonstrated through work in a floodplain management, codes enforcement, or building code field and through work specifically related to floodplain management. Participants must have an understanding of the NFIP and floodplain management principles. The course material will be difficult to follow without a participant being well-versed in basic concepts of floodplain management.

**Cost:** All training and course materials are free. Participants will be provided with a continental breakfast and afternoon snack each day, lunch will NOT be provided.

**Registration and More Information:** Contact Jennifer Gilbert, NH OEP Floodplain Management Coordinator, at [Jennifer.gilbert@nh.gov](mailto:Jennifer.gilbert@nh.gov) or 603-271-1762 for more details.



# Calendar of Events

## August 2014

### **Flood Resilience and Recovery Assistance: Lessons Learned from Vermont**

*Wednesday, August 13, 2014, 1:00-2:30 PM Eastern Time*

The state of Vermont experienced major damage to roads, houses, and businesses due to flood impacts from Tropical Storm 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 from EPA and the Federal Emergency Management Agency (FEMA) to recover from flood impacts and plan for long-term resilience to future disasters. Through EPA's Smart Growth Implementation Assistance Program, EPA and FEMA worked with state agencies and communities in Vermont to identify smart growth strategies that can help vulnerable communities prepare for and recover from floods.

The project resulted in the report, *Planning for Flood Recovery and Long-Term Resilience in Vermont: Smart Growth Approaches for Disaster-Resilient Communities*, and a Flood Resilience Checklist, available at: [http://www.epa.gov/smartgrowth/sgia\\_communities.htm#rec1](http://www.epa.gov/smartgrowth/sgia_communities.htm#rec1).

This webinar will discuss the project, highlighting Smart growth approaches and strategies communities can consider to become more flood resilient and what the state of Vermont and communities in the Mad River Valley have done since Irene to help enhance flood resilience by building back better than before.

#### **Presenters:**

*Stephanie Berating, Senior Policy Analyst, EPA*

*Marilyn Hilliard, Senior Planner/Disaster Operations Coordinator, FEMA*

*Noelle MacKay, Commissioner, Vermont Department of Housing and Community Development*

## **NH Floodplain Management Program Contact Information**

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