



Flood Lines

Winter 2017

Volume X Issue 1

Happy 10 Years Flood Lines!

This issue marks the 10th anniversary of *Flood Lines*! Thank you to all our subscribers and readers! We hope you have found this newsletter helpful over the years. As always, we appreciate any comments or feedback you may have about *Flood Lines*.



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NH Flood Awareness Week - March 20 - 24, 2017

Flooding is the most common disaster event in New Hampshire. The purpose of Flood Awareness week is to encourage all residents to prepare their homes, communities and businesses for flooding events. This is a time for individuals, families, businesses and communities to understand their risk for flooding and take precautions to protect their families and homes in the event of flooding.



Flooding in Raymond in April 2007 Photo by: Jennifer Gilbert

In support of Flood Awareness Week, the OEP Floodplain Management Program has created a [Flood Awareness web site](#), which includes an outreach toolkit that contains a flood facts flyer, sample social media messages, and a sample press release. Communities and other interested parties can use this toolkit to help spread the word about being aware and prepared for flooding.

OEP will also be sending out flood awareness and preparedness messages during this Flood Awareness week through Twitter and the *Flood Lines* email distribution list.



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Insurance Update



FEMA Sending Letters to Policyholders to Clearly Communicate Flood Risk

FEMA has begun the next phase of implementation of Section 28, Clear Communication of Risk, of the Homeowner Flood Insurance Affordability Act (HFIAA) of 2014, which requires the agency to clearly communicate full flood risk determinations to individual property owners.

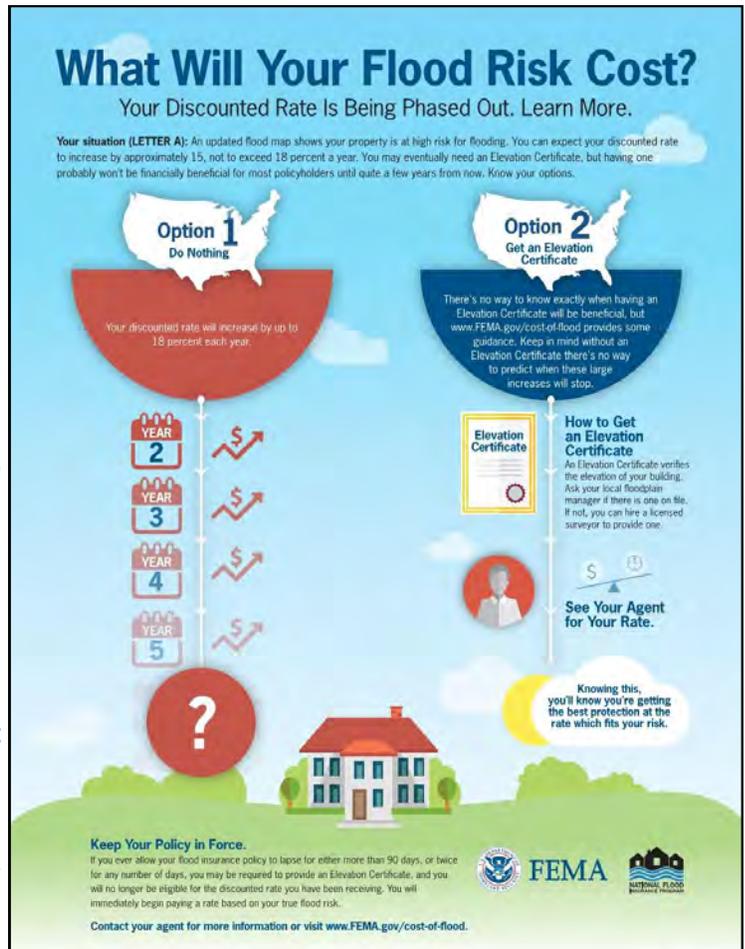
To meet this requirement, the National Flood Insurance Program (NFIP) reviewed the flood risk and underwriting information for every flood insurance policy, and is writing to all NFIP policyholders to explain the current risk level for their property and the relation of the risk to their premium rates.

Starting January 2017, policyholders began receiving letters about two months after their policy renews. Policyholders who renewed policies in October 2016 through December 2016 received their first mailing. FEMA will continue to mail the letter at each subsequent renewal. Because policy information varies from one policy to the next, the letters encourage policyholders to contact their insurance agent to discuss their unique situation, or visit [FEMA's Cost of Flood web site](#) to learn about their options.

All policyholders will eventually receive a letter upon the renewal of their policy. The NFIP has identified seven categories of policyholders to receive unique information based on their risk and current premium rates.

HFIAA requires gradual insurance rate increases for properties currently receiving artificially low (or subsidized) rates, rather than immediate full-risk rate increases. HFIAA requires increases to premiums for most subsidized properties of no less than 5 to 15 percent annually, but no more than 18 percent for an individual policyholder--with limited exceptions--until the premium reaches its full-risk insurance rate.

The information that NFIP policyholders will receive, will help them make the best decisions about their flood risk, including how to better prepare for flooding disasters in their community.



What Will Your Flood Risk Cost?
Your Discounted Rate Is Being Phased Out. Learn More.

Your situation (LETTER A): An updated flood map shows your property is at high risk for flooding. You can expect your discounted rate to increase by approximately 15, not to exceed 18 percent a year. You may eventually need an Elevation Certificate, but having one probably won't be financially beneficial for most policyholders until quite a few years from now. Know your options.

Option 1 Do Nothing
Your discounted rate will increase by up to 18 percent each year.

Option 2 Get an Elevation Certificate
There's no way to know exactly when having an Elevation Certificate will be beneficial, but www.FEMA.gov/cost-of-flood provides some guidance. Keep in mind without an Elevation Certificate there's no way to predict when these large increases will stop.

How to Get an Elevation Certificate
An Elevation Certificate verifies the elevation of your building. Ask your local floodplain manager if there is one on file. If not, you can hire a licensed surveyor to provide one.

See Your Agent for Your Rate.

Knowing this, you'll know you're getting the best protection at the rate which fits your risk.

Keep Your Policy in Force.
If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an Elevation Certificate, and you will no longer be eligible for the discounted rate you have been receiving. You will immediately begin paying a rate based on your true flood risk.

Contact your agent for more information or visit www.FEMA.gov/cost-of-flood.

Mapping Update

Lower Connecticut River Watershed Discovery Project

The Federal Emergency Management Agency (FEMA) has started the initial steps in a Risk Mapping, Assessment, and Planning (Risk MAP) project for the Lower Connecticut River watershed. This area includes the communities shown on the map to the right.

Risk MAP is FEMA's current mapping program that helps communities identify, assess, and reduce their flood risk. By combining quality engineering with updated flood hazard data, FEMA provides accurate and easy-to-use information to enhance local mitigation plans, improve community outreach, and increase local awareness to flood hazards.

The Discovery process commences at the beginning of the Risk MAP project and assists in identifying the scope of the watershed study. The Discovery Meeting is part of the Discovery process, and the information exchanged between FEMA and communities within the Lower Connecticut River Watershed during Discovery improves understanding of the communities watershed flood hazard mapping and mitigation planning.



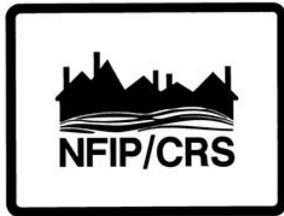
The University of New Hampshire (UNH), in partnership with FEMA, held two Discovery Meetings for the Lower Connecticut River Watershed Project on March 9, 2017 in Swanzey and Claremont. Seventeen of the 50 communities in the project area were represented at the meetings.

Questionnaires, which serves as a way to gather input and data from the project area's communities and regional, state, and federal partners, should be completed and submitted by **March 30, 2017** to Fay Rubin, Project Manager, either by email (fay.rubin@unh.edu) or mail (Earth Systems Research Center, University of New Hampshire, Morse Hall, 8 College Road, Durham, NH 03824).

To learn more about the Lower Connecticut River Watershed Discovery Project as well as the following other FEMA mapping projects currently underway in New Hampshire, please visit the [Current NH Floodplain Mapping Activities web site](#).

- NH Coastal Mapping Project
- Merrimack River Watershed Discovery Project
- Nashua River Watershed Discovery Project
- Salmon Falls-Piscataqua Rivers (outside of coastal project area) Discovery Project
- Winnepesaukee River Watershed Discovery Project

Community Rating System (CRS) Update



2017 Edition of CRS Coordinator's Manual is on the Way

The CRS is anticipating the release of an updated version of the *CRS Coordinator's Manual* any day now. The draft document is undergoing final review at the Office of Management and Budget (OMB); when OMB issues its final approval, the new *Coordinator's Manual* will be available for download on the [CRS Resources web site](#).

There will be no major changes in the 2017 *Coordinator's Manual*. Instead, you will find multiple improvements, clarifications, and minor corrections. None of this will require substantive changes to a community's CRS program or procedures. Some of the 2017 changes are discussed below.

Remember . . .

- Communities do not need to change their preparation for the next verification visit. Coverage under the new edition will be phased in and the ISO/CRS Specialist will work with the community to spot any different documentation or other changes that will apply in the future.
- Changes from previous editions will be marked with vertical bars in the margins of the pages. This will help you spot places that you may want to review, to see if the change affects your community.

More about What's New

- The 2017 *Coordinator's Manual* establishes a sea level rise standard for crediting communities that assess and manage the changes anticipated from changing sea levels. The CRS has chosen to require, at a minimum, that communities use the "intermediate-high" projection for 2100, from the report *Global Sea Level Rise Scenarios for the U.S. National Climate Assessment*. Website links and instructions for determining the sea level rise for a community will be available on the [CRS Resources web site](#).



Flooding in Hampton during 2016 King Tide

Photo by: Kellie Walsh

- Coastal communities are being provided with more options for watershed management planning credit under Activity 450. Credit will be available for watershed plans that assess the impacts of climate change and sea level rise on the local drainage system. This allows a coastal community that has a non-traditional watershed (no natural or constructed channels), but is nonetheless threatened by flooding because of a rise in sea level to receive credit for evaluating its sea-level-related flood problems without a "model" of the watershed. This addition reflects the fact that increasing numbers of communities are taking action to mitigate the effects of a changing climate and rising sea levels, and that federal initiatives like that of the Corps and NOAA (see previous bullet) have made such actions feasible.

(continued on page 5)

Community Rating System (CRS) Update *(continued)*

- CRS Category C repetitive loss communities are being re-defined as those with 50 or more repetitive loss properties. Under the 2017 definition, there will be fewer Category C communities. The 2017 *Coordinator's Manual* clarifies that Category C communities must either prepare and adopt a Repetitive Loss Area Analysis (RLAA) for all repetitive loss areas, or prepare and adopt a floodplain management plan (FMP) that includes a problem assessment of all repetitive loss areas and a review of flood insurance claims. You can find details about the FMP planning in Section 512.a of the 2017 *Coordinator's Manual*, and about the RLAA in Section 512.c. Going forward, all Category C communities that do not produce a RLAA will have to earn full credit in Planning Step 5(c) for FMP.

Your ISO/CRS Specialist will work closely with your community to explain what is required in your particular situation.

Source: [ASFPM Bi-Monthly Newsletter for Chapters—Feb. 2017](#)

Upcoming CRS Webinars

Below are some of the upcoming CRS online webinars, which all begin at 1 pm. Many of the courses are eligible for Continuing Education Credits (CECs) for Certified Floodplain Managers (CFM). For registration and more information, please see the NFIP Training Webinars section on page 6 of this newsletter.

- Preparing for a Verification Visit (March 21)
- Changes in the 2017 Coordinator's Manual (March 22)
- The Role of the Community CRS Coordinator (April 18)
- Repetitive Loss Properties and the CRS (April 19)
- Introduction to CRS (May 16)
- CRS and Coastal Hazards (May 17)

Congratulations to the City of Nashua becoming NH's 5th CRS Community!

Effective May 1, 2017 the City of Nashua will officially become a Community Rating System (CRS) Class 8 community. This will result in a 10% premium discount on flood insurance for most flood insurance policy holders in Nashua. Madeline Mineau, Waterways Manager, is Nashua's CRS Coordinator.

Nashua will become the fifth community in New Hampshire to participate in CRS. Nashua joins Keene and Peterborough, who are also CRS Class 8 communities, and Marlborough and Winchester, who are CRS Class 9 communities.

To learn more about CRS, please visit [OEP's CRS web site](#).

Training and Events

2017 Rhode Island Flood Mitigation Association Conference

Thursday, April 6, 2017 - 8:00 am to 4:30 pm in Smithfield, RI

This year's conference theme *Building Flood Resilience...Naturally* will focus on the use of natural and nature-based infrastructure for enhancing flood resiliency. Join floodplain management and hazard mitigation professionals as we share experiences and lessons learned. For more information including registration and draft agenda, please go to [RIFMA's web site](#). Pending 6 CFM and APA credits.



Surveying in Floodplains

Wednesday, May 10, 2017, 9:30 am to 4:00 pm at UNH Manchester

This workshop will cover a general overview of floodplain management and the NFIP. Attendees will receive guidance, helpful tips and handouts on how to review, use, and revise floodplain maps, how to comply with the NFIP Floodplain regulations, and how to minimize the cost of flood insurance. Additional information about registration and fees can viewed on [UNH Manchester's web site](#).

NFIP Online 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). 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.

Below are some of the upcoming webinars, which all start at 1 pm.

- How to Review a "No-Rise" Certification (March 30)
- Effective Public Engagement through Mitigation Planning (March 31)
- Elevation Certificates (April 6)
- Tools for Determining Base Flood Elevation (April 13)
- Developing FEMA Mitigation Planning Grants (April 21)
- Floodplain Development Permit Review (June 22)
- Inspecting Floodplain Development (June 22)



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