



# Flood Lines

Winter 2018

Volume XI Issue 1

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## New Fact Sheet on Ice Jams Now Available

It is that time of year again when New Hampshire is most susceptible to ice jams and flooding. Typically ice jams happen after a long period of cold weather when portions of a river or stream freeze, followed by fluctuations in water levels and temperature, causing the ice to break into chunks. As the chunks move downstream, they can become jammed at bridges or other constricted locations along the stream causing the ice to create a dam.



An ice jam along the Piscataquog River in New Boston in January. (Photo source: Jerel Speck)

Ice jams can be unpredictable and happen quickly. As a result, they can be very dangerous to both low lying upstream areas susceptible to flooding as the water rises behind the dam of ice and downstream areas which can suddenly flood as the dam releases.

A new [fact sheet](#) about ice jams and how property owners can protect their property from ice jam flooding is now available. More information about ice jams can be found on the [NH Geological Survey's Flood and Geologic Hazards Program webpage](#) (see [NH Silver Jackets/USACE CRREL Ice Jam Observer](#), slides from a recent training workshop).

## New Addition to State Floodplain Management Team

Samara Ebinger recently joined OSI to help support the state's floodplain management program and provide assistance to NH communities and the public. Samara has over 10 years of experience working in floodplain management and has worked on NFIP-related projects for both FEMA and states during that time. Her experience includes preparing flood maps, preparing outreach materials and delivering training on flood-related topics, and providing assistance related to the Community Rating System (CRS). Welcome Samara!

## October Storm Brings Damaging Winds and Flooding to NH

A late October storm unleashed damaging winds and heavy rains across New Hampshire last fall, downing trees, causing hundreds of thousands of power outages, and triggering pockets of severe flooding. Rainfall totals from the October 29th - 30th event ranged from 2 to 5 inches across the state and caused rivers and streams to swell and overflow their banks, resulting in significant damage to bridges, roads, and homes. For example, in Shelburne, heavy rains washed out the Pea Brook Bridge, closing a busy section of Route 2. In other communities, roads were temporarily closed due to street flooding and homes were damaged by floodwaters and downed limbs and trees.

For many NH communities, the widespread damage likely led to an uptick in building permit applications for repairing damage to homes and businesses. This raises an important consideration regarding community responsibilities for NFIP requirements:



- ◆ **When does a substantial improvement/substantial damage assessment need to be made to determine if an existing, non-compliant structure must be brought into compliance with floodplain regulations?**

Per NFIP requirements, community officials must determine whether proposed work qualifies as a substantial improvement (SI) or repair of substantial damage (SD). If work constitutes SI or SD, the entire structure must be brought into compliance with floodplain regulations for new construction. Remember that SD applies to damage *of any origin*, not just flood damage. For example, if a tree fell on top of a house located in the Special Flood Hazard Area (SFHA), and the cost to restore the house to its before-damaged condition met or exceeded 50% of its pre-damage market value, the entire house would need to meet the regulations in the community's floodplain ordinance (e.g., lowest flood must be at or above the Base Flood Elevation [BFE]).

For more information on SI and SD determinations, requirements, and community officials' responsibilities, see the [FEMA Substantial Improvement / Substantial Damage Desk Reference](#).

## Upcoming Changes to FEMA's Map Service Center (MSC)

In early February, FEMA is implementing a number of important changes to its [Map Service Center \(MSC\)](#) that will make the site much easier to use:

- Users will be able to view an upgraded, interactive National Flood Hazard Layer (NFHL) map immediately following a address search and print a "FIRMette" using this map. The NFHL shows all digital FEMA flood map data, including Letters of Map Revision (LOMRs).
- A Preliminary Map Comparison Tool will allow users to easily compare effective flood maps and preliminary flood maps to better understand proposed changes.
- Members of the public will now be able to download engineering models and other supporting data for flood maps using the Flood Risk Studies Engineering Library (FRISEL).

## Mapping Update

The following is an update on the current state of FEMA flood mapping activities in New Hampshire:

- **Coastal Project: Rockingham County Portion** - A 90-day appeal period ended this January for Exeter and Seabrook Beach for some minor changes to those community's maps. The maps are currently expected to become effective later in 2018 or early 2019.
- **Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)** - The preliminary maps are currently expected to be issued later in 2018.
- **Merrimack River Watershed** - The development of the preliminary maps is currently underway.
- **Nashua River Watershed** - The Discovery phase of the Risk MAP process was completed in spring 2016. The Discovery Report is available at the link below.
- **Lower Connecticut River Watershed** - The Discovery phase of the Risk MAP process was completed in winter 2017. The Discovery Report is available at the link below.
- **Winnepesaukee River Watershed** - The Discovery phase of the Risk MAP process was completed in fall 2016. The Discovery Report is available at the link below.

To learn more about FEMA flood mapping projects currently underway in New Hampshire, please visit the [Current NH Floodplain Mapping Activities webpage](#).

### One of OSI's Own Honored by New Hampshire Land Surveyors Association

Congratulations to OSI's Jennifer Gilbert! Jennifer, Senior Planner and State NFIP Coordinator, was awarded an Honorary Membership by the New Hampshire Land Surveyors Association (NHLSA) at the Association's annual conference on December 8, 2017. She was presented with the award in appreciation of her skillful teaching and in recognition of her excellence updating the NH surveying community on relevant floodplain requirements at NHLSA workshops.

Jennifer said "I am honored to receive this from NHLSA, who has been a supportive and collaborative partner of our floodplain management program." In addition to receiving the award, Jennifer gave a presentation on surveying in floodplains at the annual conference.

### Flood Zone Newsletter

*Flood Zone* is a monthly publication produced by Nadeau Land Surveys based in Portland, ME.

The purpose of the newsletter is to guide, assist, and educate all interested parties in regards to flood zone issues, including the transition from paper Flood Insurance Rate Maps (FIRMs) to digital FIRMs, flood insurance, FEMA submittals, and risk mitigation. The newsletter also includes information about land surveying and real estate.

In 2013, Nadeau Land Surveys was awarded the Media Outreach Award for this newsletter by the Association of State Floodplain Managers.

To subscribe to receive the newsletter via email, please go to:

<http://www.nadeaulandsurveys.com/page/welcome-to-the-flood-zone>

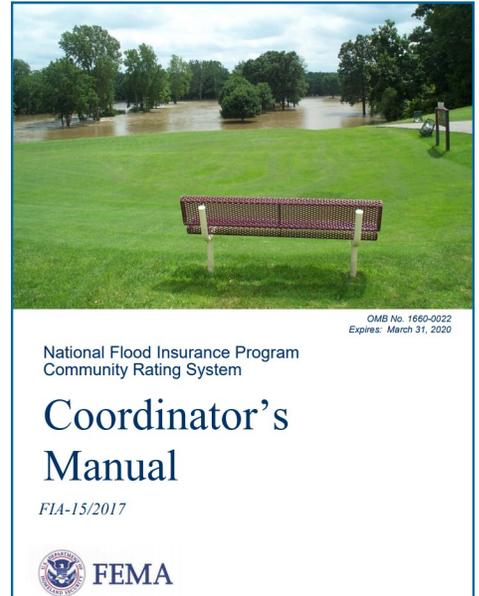
# Community Rating System (CRS) Update

## 2017 Edition of CRS Coordinator's Manual is Approved and Ready to Use!

An updated version of the CRS *Coordinator's Manual* was released last year and is now effective, after undergoing a final review by the Office of Management and Budget (OMB). The new *2017 Coordinator's Manual* is available for download on [FEMA's website](#).

There are no major changes in the *2017 Coordinator's Manual*. Instead, you will find multiple improvements, clarifications, and minor corrections. 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 have also been made to the CRS review process. The new, centralized process combines CRS communities' annual recertification process and the review of Elevation Certificates (ECs). The purpose of the new process is two-fold: to increase consistency and accuracy of the ECs and recertification submittals from all communities and also to allow all ISO/CRS Specialists more time to work directly with communities.



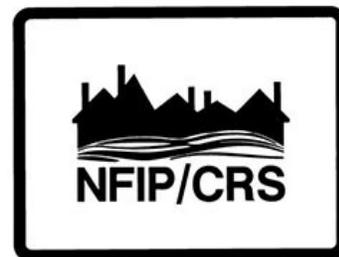
## When do Communities need to use the 2013 CRS Coordinator's Manual?

If your community's last cycle verification visit was under the *2013 CRS Coordinator's Manual*, you will continue to recertify annually under the *2013 Manual* until your next cycle visit. All communities preparing for their next cycle verification visit need to use the *2017 CRS Coordinator's Manual*.

## Upcoming CRS Webinars

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

- Preparing for a Verification Visit (February 20)
- Activity 540: Drainage System Maintenance (February 21)
- Activity 330: Developing Outreach Projects (March 20)
- Activity 510: Floodplain Management Planning (March 21)
- Preparing for an Annual Recertification (April 17)
- Preparing an Impact Adjustment Map (April 18)
- Introduction to CRS (May 15)
- CRS and Coastal Hazards (May 16)



# Elevation Certificates: Community Responsibilities and Common Errors

All communities that participate in the NFIP are required to maintain elevation data on all buildings constructed or substantially improved in the SFHA. Community officials are responsible for reviewing elevation data to ensure floodplain development complies with NFIP regulations. In CRS communities, elevation data must be documented using the FEMA Elevation Certificate (EC) and community officials are responsible for ensuring submitted ECs are complete and accurate. For NFIP communities that *do not participate in CRS*, use of the EC to document required elevation data is strongly encouraged. Remember, final elevation data/ECs submitted to the community **must show the “finished construction” elevations** of buildings constructed or substantially improved in the SFHA.

Some common EC errors to watch out for include:

- ECs do not match up to the building permit list
- Final ECs are not based on “finished construction” of structures
- Vertical datums do not match up or conversion notes are not included in fields B11 and C2 of the EC
- The elevation for machinery/equipment has not been entered in field C2e
- The wrong building diagram number selected and entered in field A7
- Incorrect, or no, community name or number entered in field B1
- Only the panel number has been entered in field B4, instead of the whole map number

For more information on ECs and guidance for community officials on how to review them, see NH OSI’s [Elevation Certificate Fact Sheet](#).

The image shows two pages of the FEMA Elevation Certificate form. The top page is titled 'ELEVATION CERTIFICATE' and includes sections for 'SECTION A - PROPERTY INFORMATION' and 'SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION'. Section A includes fields for Building Owner's Name, Policy Number, Building Street Address, Company NAIC Number, City, State, ZIP Code, Property Description, Building Use, Latitude/Longitude, and Building Diagram Number. Section B includes fields for NFIP Community Name & Community Number, County Name, State, Map/Panel Number, Suffix, FIRM Index Date, FIRM Panel Effective/Revised Date, Flood Zone(s), and Base Flood Elevation(s). It also includes checkboxes for FIRM Profile, Community Determined, Other Source, and various datum options (NGVD 1929, NAVD 1988, Other/Source).

## NFIP Reauthorization Update

The NFIP has been the subject of intense debate and scrutiny in recent years as the program has plunged deeper into debt following a series of major storms, including Hurricanes Katrina, Superstorm Sandy, and more recently Hurricanes Harvey and Irma last year. In order for it to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017 and a number of bills to reform the indebted program were proposed in both the House and Senate in lead up to this deadline. Congress has remained deadlocked on moving forward with any of the proposed bills and as a result, a series of short-term authorizations of the program have occurred to continue the program in its current form through early February. It is likely that additional short-term reauthorizations will be needed before Congress is able to pass any long term reforms to the program.



## Training and Events

### Surveying in Floodplains Workshop

**March 14, 2018, 9:30 am to 4:30 pm at the University of New Hampshire, Portsmouth, NH**

This workshop is part of the UNH Professional Development & Training program and is co-sponsored by UNH, the New Hampshire Land Surveyors Association, and the Office of Strategic Initiatives. It will provide a general overview of floodplain management and the NFIP. You will receive guidance and helpful tips and handouts about how to review and use flood maps. Learn how to apply to revise or amend the maps, how to comply with NFIP floodplain regulations, and minimize the cost of flood insurance. To learn more and to register, visit the [UNH website](#). (1.5 Continuing Education Credits [CECs] for surveyors)

### New Hampshire Water and Watershed Conference

**March 23, 2018, 8:00 am to 4:00 pm at Plymouth State University, Plymouth, NH**

The New Hampshire Water and Watershed Conference is a key event for sharing water resources information. This year, the conference will focus on regional environmental stresses and how we are adapting to new information, emerging issues, and current events affecting water quality and water supply. For more information visit [Plymouth State's website](#).

### NFIP Online Training Webinars

Numerous free, online NFIP-related trainings are available through FEMA's contractor, STARR. Many of the courses are eligible for CECs for Certified Floodplain Managers (CFMs). 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 website](#) and click the "Upcoming" tab. When asked during registration what FEMA Region you are in, please reply "1". Upcoming webinars include the following:

- NFIP Basics (March 1, 1-2 pm)
- Floodplain Development Permit Review (March 15, 12-1pm)
- Inspecting Floodplain Development (March 15, 1:30-3pm)

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