



Flood Lines

Fall 2018

Volume XII Issue 4

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Now Available! Updated NH Model Floodplain Ordinances

OSI's Floodplain Management Team recently released updated versions of New Hampshire's model floodplain ordinances. While the minimum National Flood Insurance Program (NFIP) regulations have not changed, OSI encourages NH communities to consider adopting the new version in the future since it includes improvements to make the regulations more understandable and added sections that provide a clearer description of the floodplain administrator's roles and responsibilities, the floodplain permitting process, and how substantial improvement and damage determinations are made.

An accompanying notes document explains the sections of the ordinance, includes guidance resources, and references applicable sections of the Code of Federal Regulations, State statute, and State building code. Also now available is a companion **Menu of Higher Standards** that provides examples of recommended higher floodplain regulations that go beyond the minimum NFIP standards. The menu includes sample ordinance language and resources to learn more about each of the standards featured.

OSI will be holding training events for community officials next year to guide them in the use of the new model ordinances. These events will be announced in future editions of Flood Lines so stay tuned!

You can access all of the documents above on OSI's [Regulations page](#).

Regulations

This page includes the State's model floodplain ordinances, the minimum NFIP language for subdivision and site plan regulations, the Federal and State executive orders requiring Federal and State agencies to comply with floodplain regulations, and New Hampshire legislation related to floodplain management.

NH Model Floodplain Ordinances

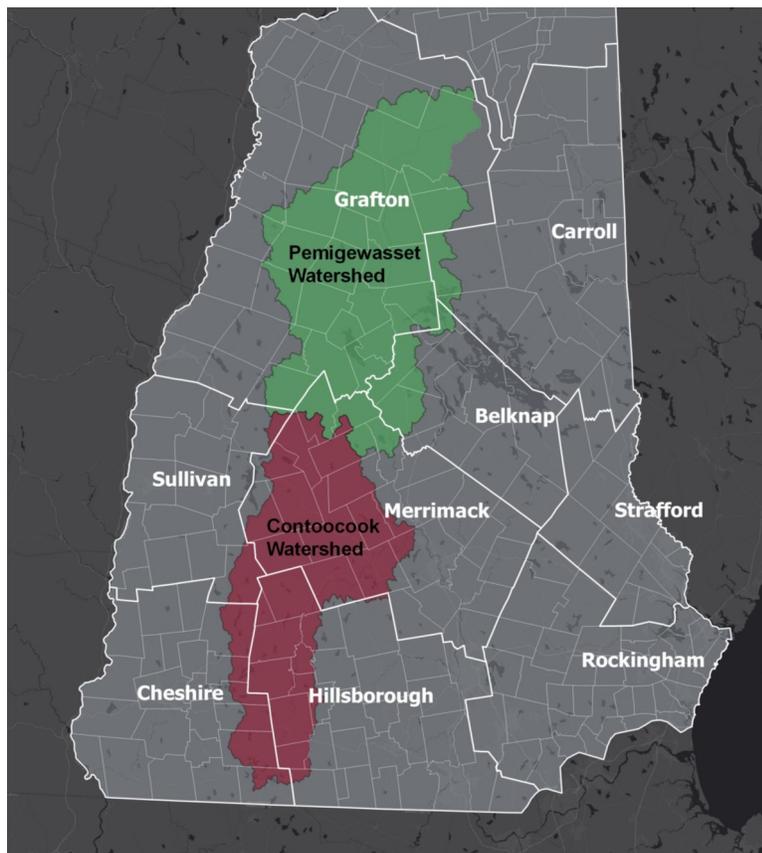
The Office of Strategic Initiatives (OSI) has developed three state model floodplain ordinances, which contain the minimum regulations that a community must adopt in order to participate in the National Flood Insurance Program (NFIP) as detailed in [Title 44 of the Code of Federal Regulations](#). The type of model a community adopts depends on the information contained on the community's Flood Insurance Rate Map developed by the Federal Emergency Management Agency (FEMA).

Upcoming Discovery Meetings for Communities in the Pemigewasset and Contoocook Watersheds

The Federal Emergency Management Agency (FEMA) has scheduled “Discovery” meetings for NH communities located in the Pemigewasset and Contoocook Watersheds for December 11th and 12th respectively.

The [Discovery process](#) is the first step in a flood mapping project where FEMA determines what changes to the maps are needed and should be included in the scope of the project. During Discovery meetings, FEMA meets with community officials and local organizations to get their input about flooding problems in their community, which streams, lakes, or rivers need to be restudied, and local efforts to reduce the risk from flooding.

If your community received an invitation to the Discovery meetings, we strongly encourage you to attend—this is your chance to provide your input directly to FEMA on your community’s mapping needs and how your flood maps can be improved. For questions about this project, contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755.



Location of the Pemigewasset and Contoocook Watersheds
(Apologies to Coos County)



Publication Spotlight: Answers to Questions About Substantially Improved/Substantially Damaged Buildings (FEMA 213)

In this regular feature, we highlight publications that may not be brand new but still are great resources with important information for floodplain managers and others.

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The FEMA publication [Answers to Questions About Substantially Improved/Substantially Damaged Buildings \(FEMA 213\)](#) is a great resource about a topic that confuses many people: the Substantial Improvement/Substantial Damage requirement that NFIP communities must enforce. This publication provides an introduction to this topic and answers many common questions that community officials and/or property owners may have. An updated version of this publication was released this summer—check it out today [online](#) or [order a free hard copy from FEMA](#) today!



Answers to Questions
About Substantially Improved/
Substantially Damaged
Buildings

FEMA 213 / August 2018

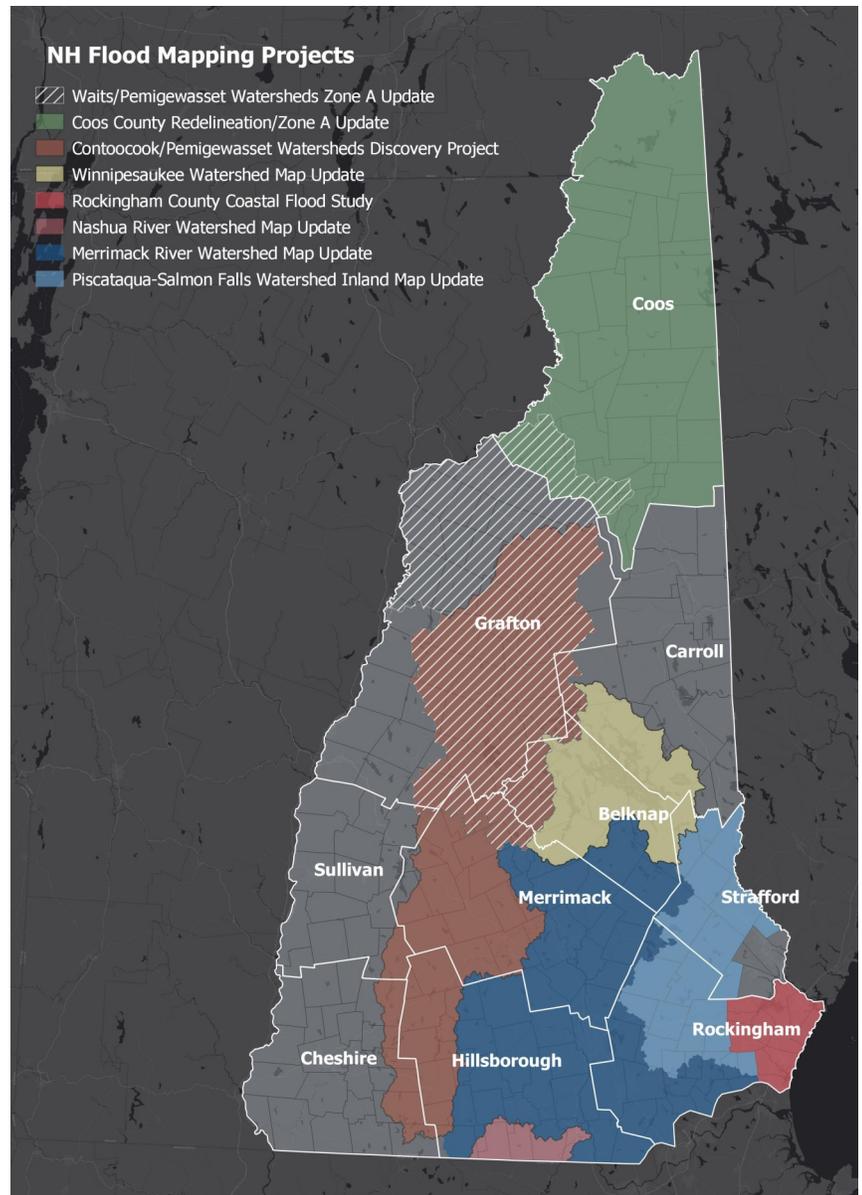


New Hampshire Flood Mapping Update

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

- **Coastal Mapping Project: Rockingham County** - FEMA is moving forward with finalizing preliminary flood maps issued in 2014 and 2016. It is expected the maps will become effective in 2019 or early 2020.
- **Contoocook/Pemigewasset Watersheds** - A Discovery project to determine flood map update needs is underway. Discovery Meetings with local officials are scheduled for December 11th and 12th, 2018.
- **Coos County Mapping Project** - Zone A floodplain boundaries are being updated and Zone AE areas re-delineated based on more recent/detailed topographic data. These updates will be incorporated into the flood maps at a later date.
- **Merrimack River Watershed** - The development of revised flood maps based on updated engineering analyses and topographic information is currently underway. Work maps are expected to be ready for review by community officials in early 2019 followed by issuance of preliminary flood maps.
- **Nashua River Watershed** - Updated flood analyses are expected to be completed this year. Updated maps based on the analyses and new topographic information will be developed once that work is complete.
- **Salmon Falls—Piscataqua Rivers Watershed (Outside coastal area)** - Preliminary flood maps showing revised flood hazard information based on new engineering analyses and topographic information are expected to be issued in December 2018.
- **Waits/Pemigewasset Watersheds** - Zone A floodplain boundaries have been updated using more recent/detailed topographic data and new engineering analyses. These updates will be incorporated into the flood maps at a later date.
- **Winnepesaukee River Watershed** - Updated flood analyses are currently being performed which, along with new topographic data, will be used to create digital flood maps.

For the latest information on FEMA flood mapping projects underway in New Hampshire, please visit the [Current NH Floodplain Mapping Activities webpage](#). You can also view our interactive map showing project locations [here](#).



Recent and Upcoming Changes to the NFIP

FEMA Elevation Certificate Form—Upcoming Expiration Date

You may have noticed that the current version of FEMA’s [Elevation Certificate form](#) expires on November 30, 2018. FEMA is expected to issue a notice very soon indicating that the current form is to continue to be used until the release of an updated version of the Elevation Certificate form is approved. Note that the expiration date does not have a bearing on the validity of an existing completed Elevation Certificate form.

Big Changes to NFIP Flood Insurance Rating to Come

FEMA is currently in the process of restructuring how NFIP flood insurance is underwritten and how policies are issued. According to the Association of State Floodplain Managers (ASFPM), “Risk Rating 2.0”, as it is known, “will use replacement cost value, commercial catastrophe models and NFIP mapping data, intuitive rating variables and easily collected data. The rates will reflect a more graduated view of the risk (not just in or out) and reflect different types of flood risk (e.g., fluvial, pluvial [i.e., rain-driven events], storm surge). FEMA will also be increasing the number of policy forms from three to at least nine.” These changes will be introduced for states in the coastal Southeastern U.S. beginning in 2020 and then roll out to other states later on. We’ll be posting updates as we learn more about these important changes.



NFIP Changes Going into Effect on April 1, 2019

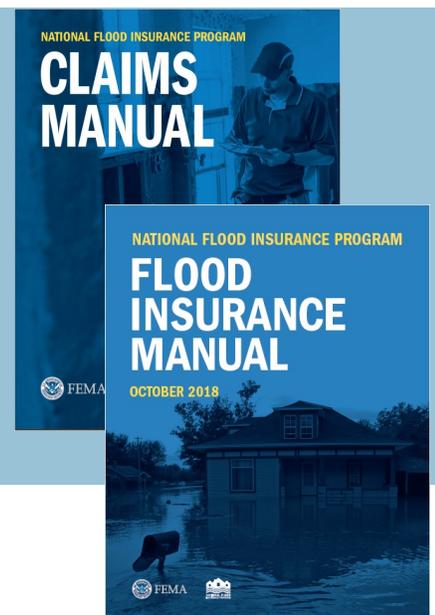
FEMA recently announced NFIP changes that will go into effect on April 1, 2019. These changes include an 8.2% average premium increase. Details about these upcoming changes and additional changes scheduled for January 1, 2020 are provided in FEMA’s [October 1, 2018 memo to Write Your Own \(WYO\) coordinators](#).

NFIP Reauthorization — the Saga Still Continues...Still

In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. After multiple short term authorizations occurring since that deadline, on July 31st the President signed legislation passed by Congress authorizing the program until November 30, 2018. Congress has remained deadlocked on moving forward with a number of bills proposing long-term reform of the NFIP as a program since last year. FEMA’s [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

FEMA Releases New Flood Insurance and Claims Manuals

FEMA recently released new, easier-to-use versions of the NFIP Flood Insurance Manual and NFIP Claims Manual. These new versions are intended to improve the clarity of flood insurance-related guidance to NFIP Write Your Own (WYO) companies, flood vendors, flood adjusters, examiners, and others. The revised manuals include a simplified organizational structure and other changes to help ensure that NFIP policyholders experience consistency and reliability of service. You can access the new Flood Insurance Manual [here](#) and the new Claims Manual [here](#).



Community Rating System (CRS) Update

New Hampshire CRS Users Group Meeting—Recap

Community officials from Barrington, Enfield, Keene, Nashua, and Rye, and representatives from OSI, FEMA, NH Homeland Security/Emergency Management, and the NH Department of Environmental Services Coastal Program convened in Concord for the first meeting of the NH CRS Users Group on October 24th. Discussions about joining CRS, helpful tools and resources, and recent CRS program updates were just part of the agenda. Our next meeting will include a web conference option for those who can't make the trip to Concord. If your community is interested in attending future meetings and hasn't expressed an interest before, please contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755. Join us!

Upcoming CRS Webinars

Below are upcoming, free CRS webinars, which all begin at 1 pm. Many of the courses are eligible for Continuing Education Credits for Certified Floodplain Managers (CFMs). To register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration which FEMA Region you are in, reply "1".

- Preparing an Annual Recertification (December 18)
- Flood Insurance Promotion (Activity 370) (December 19)

New FEMA Bulletin: Mitigation Planning and the Community Rating System

FEMA's [new bulletin](#) explains how to coordinate efforts to maximize CRS credit for hazard mitigation planning activities that a community is likely already performing. This useful document provides detailed information about how the planning activities associated with these two programs align.

GIS For Floodplain Managers: Free Tools and Data to Make Your Job Easier

In this regular feature, we highlight free GIS tools and data that can be helpful for local communities and others in the floodplain management field.

Many communities have and use GIS datasets of land parcel boundaries. Building footprint datasets can also be very useful but are time-consuming and expensive to produce, and as a result many communities do not have them.

Earlier this year, Christmas came early for GIS nerds when [Microsoft released a free GIS dataset](#) containing 125 million building footprints in the U.S. (including 563,487 in NH). An unscientific review of the NH dataset by OSI staff revealed that while it definitely does not include every building in the state, it does have many of them and could be a great starting place for communities looking to develop their own comprehensive building footprint dataset. You can download the data by state [here](#) in geoJSON format. There are ESRI tools that can convert this format into shapefiles or you can drop and drag geoJSON files directly into [QGIS](#).



Examples of building footprints from the Microsoft dataset

New Publications and Resources Available!

- ◆ [How to Request a Letter of Map Amendment](#)

This new quick guide from FEMA outlines the steps needed for property owners to request a Letter of Map Amendment in an easy to understand way.

- ◆ [Rising Water, Rising Challenges - Elevating Historic Buildings Out of Harm's Way](#)

The Summer issue of the Alliance Review from the National Alliance of Preservation Commissions is dedicated to ways to preserve and protect historic buildings in the face of rising sea levels and extreme flooding events.

- ◆ [Homeowner's Guide to the Hazard Mitigation Grant Program](#)

FEMA's new quick guide for homeowners provides a basic overview of FEMA's Hazard Mitigation Grant Program and how the application process works.

- ◆ A new short [video from FEMA called "Why do I need to rethink insurance"](#) explains why flood insurance is a must-have for everyone, even those who live outside of higher risk flood zones.

- ◆ [Understanding Flood Loss Avoidance](#) FEMA recently released new fact sheets for insurance agents and policyholders about loss avoidance steps taken before a flood that are covered under NFIP policies.

- ◆ [How to File a Flood Insurance Claim Infographic](#) FEMA's new infographic for policyholders affected by a flood explains the claims process step-by-step.

- ◆ [Who's Knocking on Your Door? Infographic](#) This infographic from FEMA describes government officials and others who may be in contact with property owners after a flood disaster to help them avoid scammers.

- ◆ [Ready2Help Game For Kids](#) This new card game developed by FEMA is for children aged 8-12 helps them learn simple steps to stay safe during a disaster or other emergency. Download and print the game for free or order free copies from FEMA.

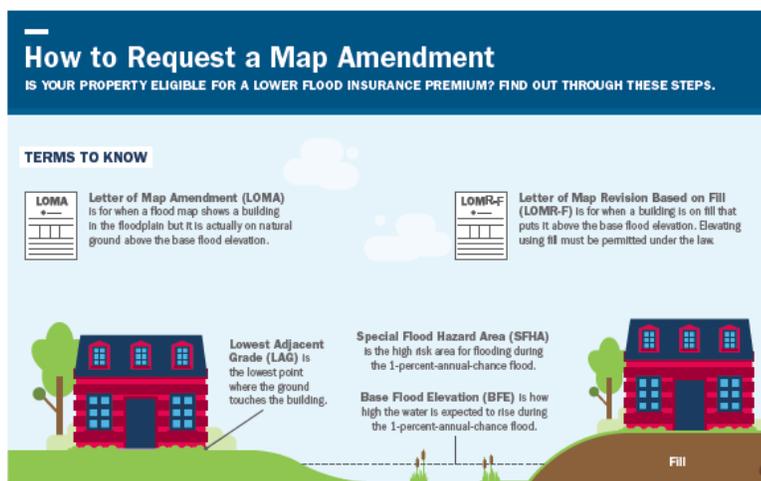
- ◆ [Coping After a Disaster Activity/Coloring Book](#) The Centers for Disease Control and Prevention has developed this activity book as a way for parents and educators to discuss coping after a disaster with kids.

Recent Updates to Existing Publications

- ◆ [Your Homeowners Insurance Does Not Cover Flooding](#) This FEMA one-page flyer explains why homeowners should consider buying flood insurance even if they are not located in a high risk flood zone.

- ◆ [Flood Insurance: Make it Your Business](#) A one-page overview of NFIP flood insurance from FEMA/FloodSmart.

- ◆ [Questions and Answers About Flood Insurance for Real Estate Professionals](#) A short FEMA brochure for real estate professionals about flood insurance that can help them help their clients.



Did you know that you can order copies of most FEMA publications for free from the FEMA Publications Library? Just fill out [this order form](#) and email, fax, or mail it to the address/number listed! You can usually find the FEMA Publication Number on the front or back cover of a publication.

Upcoming Training and Events

NH Coastal Adaptation Workgroup (CAW) Fall Workshop: Floodplain Administrator 101 Training

December 6, 2018, 9:00 am to 3:00 pm, Hugh Gregg Coastal Conservation Center, Greenland, NH

OSI, in coordination with CAW, the NH Homeland Security and Emergency Management Office, and FEMA, is offering a free Floodplain Administrator 101 training workshop intended for community officials who administer and enforce floodplain regulations, review applications and/or issue permits for development in floodplain areas, and for others who are interested in learning more about the NFIP. The workshop will focus on the following topics:

- key floodplain regulations including the new NH model floodplain development ordinance
- FEMA floodplain maps and studies
- coastal construction best practices
- Elevation Certificates
- the responsibilities of the floodplain administrator and the community to remain in good standing in the NFIP.

An overview of FEMA's hazard mitigation grant programs available to communities for projects to reduce the risk from flooding and other disasters will also be covered.

While certain topics covered in the workshop are focused on coastal communities, community officials from inland communities are also welcome and encouraged to attend.

Lunch will be provided. To RSVP, contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755.

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