



# Flood Lines

Summer 2020

Volume XIII Issue 3

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## COVID-19 Flood/Disaster-Related Resources

Here's a roundup of COVID-related floodplain management, flood insurance, and emergency management resources that have been released over the past several months, that may be of assistance to your community.

### FEMA Resources

- [COVID-19 Fact Sheet: Floodplain Considerations for Temporary Critical Facilities](#)
- [Extension of the Grace Period for Payment of NFIP Flood Insurance Premiums Due to COVID-19 Pandemic](#)  
*Applies for policies that expired between February 13th and June 15th.*
- [COVID-19 NFIP Flood Insurance Remote Claims Adjusting Guidance](#) (Also see [separate Q&A](#) on this topic.)
- [COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season](#)



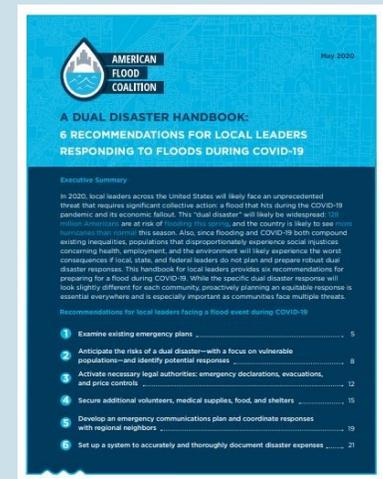
COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season

May 2020



### Other Resources

- [Dual Disaster Handbook: Resources for Communities Facing Flooding and COVID-19](#) (American Flood Coalition and American Public Health Association)
- [Emergency Preparedness Amidst COVID-19: A Guide for Local Governments](#) (National League of Cities)
- [Natural Disasters, Severe Weather, and COVID-19](#) (Centers for Disease Control)  
*Includes information for the general public and professionals/emergency workers.*



**It's official! The Rockingham County coastal preliminary flood maps become effective on January 29, 2021! See page 4 for details.**

## NFIP Technical Bulletin Update: Update

FEMA is in the process of updating their entire National Flood Insurance Program (NFIP) Technical Bulletin (TB) series! Earlier this year, the two newly updated TBs listed below were released. Up next will be updates to TBs 3 (Non-Residential Floodproofing) and 6 (Below Grade Parking Requirements). We'll keep you posted!

[Technical Bulletin 1, Requirements for Flood Openings in Foundation Walls and Walls of Enclosures](#) (TB 1) explains NFIP requirements for flood openings in exterior walls and walls of enclosures below elevated buildings. Updates include:

- New tables comparing NFIP opening requirements with related building code requirements;
- Guidance on sloping sites, multiple enclosed areas, large enclosed areas, and sites with shallow flooding;
- New guidance on above-grade enclosed areas and two-level enclosures;
- Expanded discussion on completing Elevation Certificates/documentation for certification of engineered openings.

[Technical Bulletin 5, Free-of-Obstruction Requirements](#) (TB 5) provides guidance on NFIP free-of-obstruction requirements in coastal V zones, as well as general construction methods that minimize flood damage potential in Zone V. Updates include:

- New tables comparing NFIP free-of-obstruction requirements with related building code requirements;
- Clarification of the requirements for design certification in Zone V;
- New guidance on enclosed areas below elevated buildings, including louvers/lattice, above-grade enclosures, and two-level enclosures;
- Revised guidance of below-base flood elevation building elements including mechanical, electrical and plumbing equipment, ducts, tanks and fixtures and others;
- Revised guidance of site development practices such as accessory storage structures, the use of fill, etc.

## First Street Foundation releases Flood Factor Online Tool

You may have recently seen news reports about the release of a new online tool, [FloodFactor.com](https://www.floodfactor.com), developed by the [First Street Foundation](#), a non-profit research group not affiliated with FEMA. If so, you may be wondering how this information fits in with FEMA's flood maps and the NFIP. It's important to keep in mind that the data and methodologies used to develop Flood Factor and FEMA's maps are very different.

The [Association of State Floodplain Managers \(ASFPM\)](#) reviewed the Flood Factor model and tool and came to the conclusion that:

*"This tool and data may be useful in making broad management or planning decisions or inform risk in a non-consequential manner and could be complementary to the FEMA maps." [However,] "it should not be used as the sole source for specific risk management decisions at the parcel level."*

Per ASFPM, possible uses of Flood Factor may include raising awareness of potential flood risk in areas not mapped by FEMA, and serving as another tool that prospective property buyers could use to identify potential flood risk for a property. However, Flood Factor is **not** suitable for regulatory decisions such as making in/out determinations related to mandatory flood insurance requirements or community floodplain management requirements in places where FEMA flood hazard mapping is available.

You can read ASFPM's full take on Flood Factor [here](#).

# New Hampshire Flood Mapping Update

Below is a status update for NFIP flood mapping activities in New Hampshire based on information provided by FEMA.

**Coastal Mapping Project: Rockingham County** - A Letter of Final Determination (LFD) was issued by FEMA on July 29, 2020. The preliminary maps will become effective on January 29, 2021 (See page 4 for more details).

**Salmon Falls—Piscataqua Watershed (Outside coastal area)** - Preliminary maps showing revised flood hazard information are currently under development.

**Contoocook and Pemigewasset Watersheds** - Work maps showing updated flood hazards to be incorporated into new flood maps are currently under development and will be shared with community officials later in 2020.

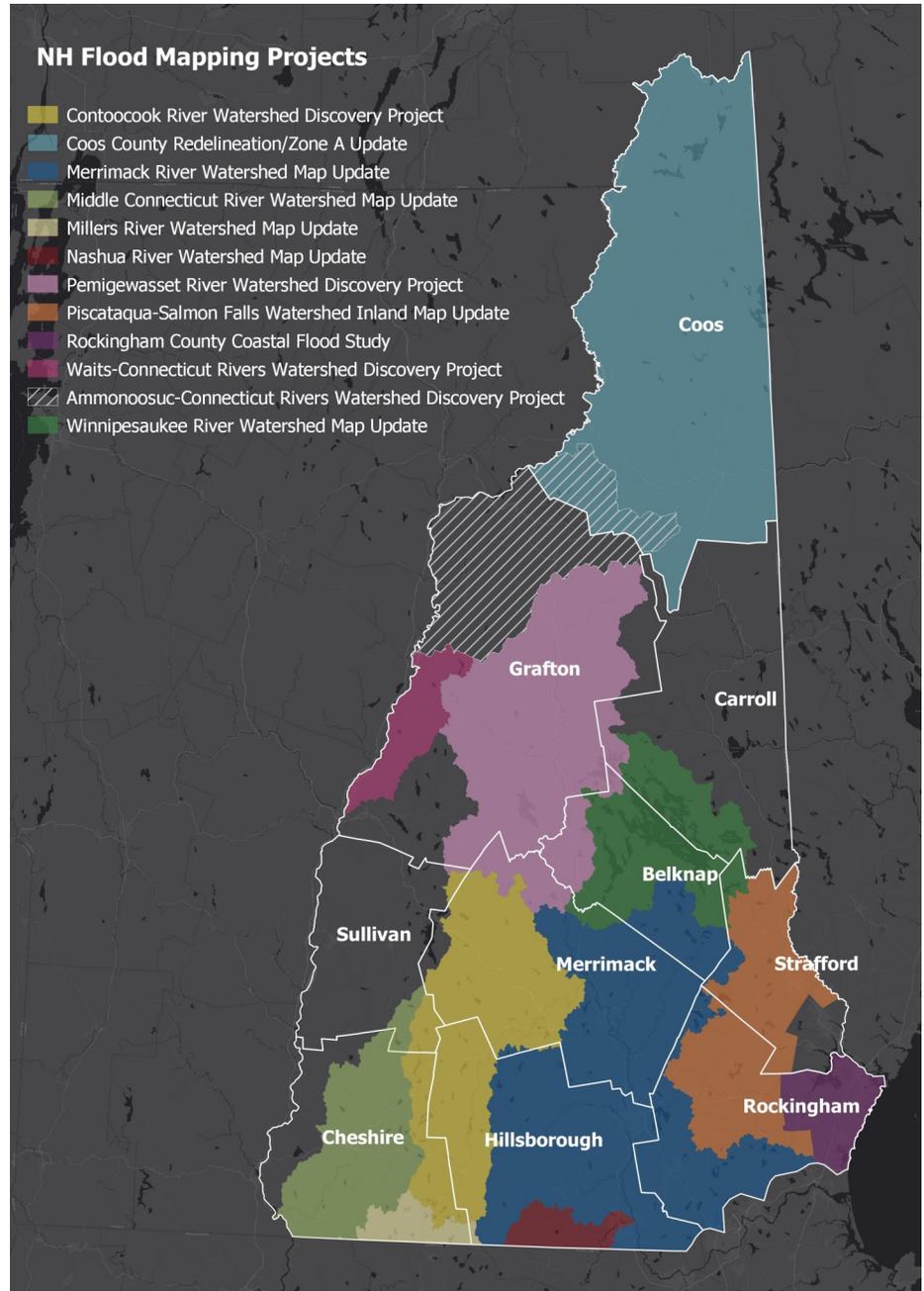
**Middle Connecticut, Millers, and Winnepesaukee Watersheds** - Updated field surveys and/or flood hazard analyses for new flood maps are currently in progress.

**Coos County Mapping Project** - Zone A floodplain boundaries are being updated and Zone AE areas redelineated based on more recent/detailed topographic data. Updates will be incorporated into the flood maps at a later date.

**Merrimack/Nashua Watersheds** - The development of revised flood maps is currently underway. Issuance of preliminary flood maps is anticipated in 2020.

**Waits-Connecticut River (01080104) and Ammonoosuc-Connecticut River (01080103) Watersheds** - FEMA has initiated Discovery projects for these watersheds to determine whether a flood map update project is needed for the area, and if so, what the scope of the project will be. Community officials in the project areas were invited to a virtual Discovery Meeting held on May 26th by FEMA. FEMA also requested that communities complete a questionnaire related to local flood hazards to ensure their feedback was reflected in the results of the project.

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



## NFIP Flood Insurance and Claims Manual Updates

The NFIP Flood Insurance Manual was updated in April. A summary of the changes is provided in [FEMA's April 1, 2020 Memo](#). The [NFIP Claims Manual](#) was also recently updated in May. View a summary of the changes to that document [here](#).

## NFIP Reauthorization

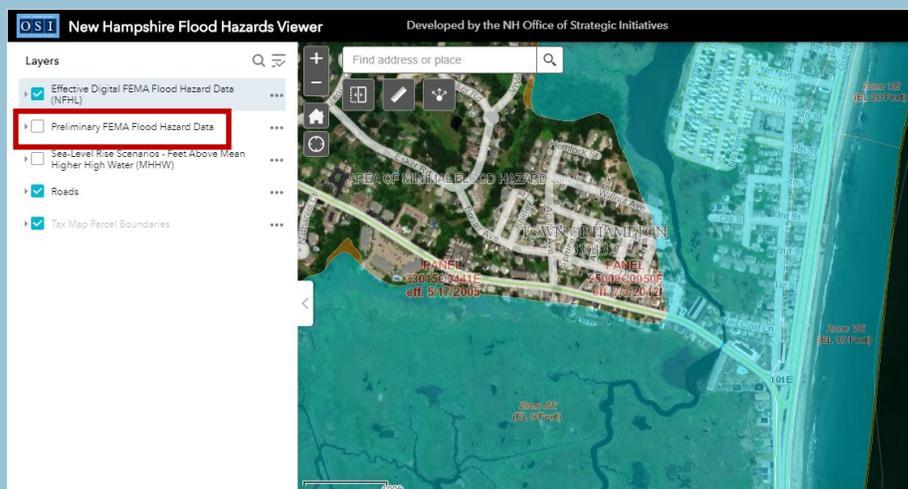
In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. On December 20, 2019 after many other short term authorizations occurring since that deadline, the President signed legislation passed by Congress authorizing the program until September 30, 2020. Congress has remained deadlocked on moving forward with a number of bills proposing long-term reform of the NFIP as a program. FEMA's [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

## Rockingham County Coastal Preliminary Maps Become Effective January 29, 2021!

On July 29, 2020, FEMA issued the Letter of Final Determination (LFD) to finalize the preliminary Flood Insurance Rate Maps (FIRMs) for coastal communities in Rockingham County. FEMA originally issued the preliminary maps, which reflect an updated coastal flood hazard study, in 2014 followed by revised preliminary map panels for several communities in 2016. All appeals and comments submitted to FEMA during the 90-day appeal periods for the maps have been resolved.

The LFD establishes the effective date of the new FIRMs and Flood Insurance Study (FIS) report and provides communities six months to adopt the new FIRMs and FIS prior to the January 29, 2021 effective date.

You can view the preliminary maps via FEMA's [Map Service Center](#) or the [NH Flood Hazards Viewer](#). The latter includes a Swipe tool that lets you easily compare the new and existing effective flood hazard information. (Note that the flood hazards as shown on the preliminary/revised preliminary maps will be the same as on the final versions of the maps.) Prior to the effective date, the actual map panels with the new effective date will be available for download from the [MSC](#) in the Pending category ([see instructions here](#)).



For more information about the project, visit OSI's [Coastal Mapping Project webpage](#). OSI will also be coordinating with affected communities in the coming months about the map adoption process and is planning related training about the new maps for the fall.

# Community Rating System (CRS) Update

## Upcoming CRS Program Changes

FEMA recently announced some significant changes to the CRS program requirements for Class 8 and 9 communities. Read more about the changes in [OSI's new fact sheet](#) and in the [April/May issue](#) of the CRS Newsletter. See section below for upcoming webinars that provide information about the changes. We'll also be discussing these changes at our next NH CRS Users Group meeting, tentatively scheduled for September. Remember, all community officials are welcome to attend these meetings, regardless of whether or not your community currently participates in CRS! For more information, contact Samara Ebinger of OSI ([samara.ebinger@osi.nh.gov](mailto:samara.ebinger@osi.nh.gov)).



## CRS Training Resources

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".

- The Role of the Community CRS Coordinator (August 18th)
- Activity 450 Watershed Management (August 19th)
- Preparing an Annual Recertification (September 15th)
- Changes to Activity 310 Elevation Certificates (September 16th)
- Changes in the CRS: The 2021 Addendum to the CRS Manual (October 13th)

## GIS Resources For Floodplain Managers: Create Web Maps for Free Using ArcGIS Online!

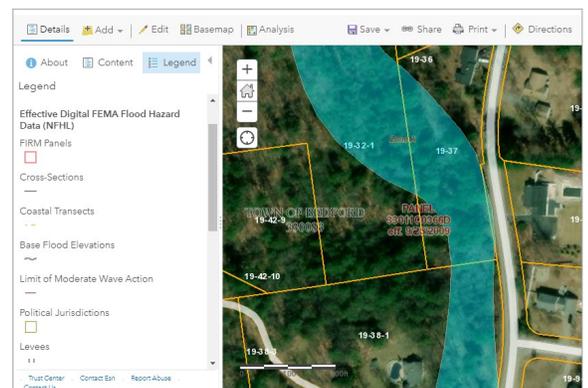
Did you know that you can create, save, and share web maps **for free** using ESRI's [ArcGIS Online platform](#)? It's easy to do and you don't have to be a GIS expert to do it!

First, sign up for a free ArcGIS Online account. Go to [this link](#) and choose Create Public Account (NOT Create a Trial Account). Then if you're not familiar with how to create maps in ArcGIS Online, take [this free beginners tutorial](#).

You can upload GIS shapefiles for inclusion in your map and/or use web-based layers. Want to add some of the layers in the [NH Flood Hazards Viewer](#) to your own map? Once you've started your own map, just click on the *Add* button in the menu, choose, *Add Layer from Web* and copy and paste the URL of the layer (see links below). Repeat for each layer you'd like to add! Remember, these web layers are updated automatically so they're always current!

You can upload GIS shapefiles for inclusion in your map and/or use web-based layers. Want to add some of the layers in the [NH Flood Hazards Viewer](#) to your own map? Once you've started your own map, just click on the *Add* button in the menu, choose, *Add Layer from Web* and copy and paste the URL of the layer (see links below). Repeat for each layer you'd like to add! Remember, these web layers are updated automatically so they're always current!

- [FEMA Effective National Flood Hazard Layer](#) (Includes data for everywhere but Belknap Co. and Lincoln)
- [FEMA Preliminary Flood Hazard Layer](#) (Includes data for everywhere but Belknap Co. and Lincoln)
- [Parcel Boundaries](#) (Includes parcel data for many, but not all, NH communities)
- [NHDOT Roads Layer](#)



# New Publications and Resources Available!

- ◆ **Building Resilient Infrastructure and Communities (BRIC) Grant Program Educational Materials** FEMA has released information about the new Building Resilient Infrastructure and Communities (BRIC) grant program. BRIC will support states and local communities as they undertake hazard mitigation projects reducing risks from disasters and natural hazards. BRIC replaces the existing Pre-Disaster Mitigation (PDM) program. Use these resources below to learn more:

- [Infographic](#) with basic information about the program
- [FEMA's BRIC homepage](#).
- View recorded webinars about specific program topics on FEMA's YouTube Channel [BRIC Playlist](#).

- ◆ **[Federal Funding Opportunities for Flood Resilience: A Guide for Small Cities](#)** This publication from the American Flood Coalition includes information about potential Federal funding opportunities for infrastructure, environmental restoration, and economic and community development projects that improve community flood resilience.

- ◆ **[Actions You Can Take to Protect a Flood-Prone House or Business with a Crawlspace](#)** The Association of State Floodplain Managers has developed this document for homeowners and business owners who want to reduce their exposure to flood damage and potentially lower flood insurance premiums.

- ◆ **[Flood Mitigation Measures for Multi-family Buildings](#)** This FEMA publication provides guidance on flood risk evaluation and mitigation of large multi-family buildings, particularly in urban areas. The focus is mid-rise and high-rise buildings, although many of the approaches could be applied to low-rise buildings. This publication does not address mitigation of rowhouses or townhouses.

- ◆ **[Flood Risk Reduction from Natural and Nature-Based Features: Army Corps of Engineers Authorities](#)** This new report from the Congressional Research Service (CRS) introduces Natural and Nature-Based features (NNBFs) in the context of US Army Corps of Engineers (USACE) flood risk reduction activities. The report examines how NNBFs relate to USACE authorities for structural and nonstructural measures, discusses the primary flood-related activities for which USACE has NNBF-related authority, and addresses challenges and opportunities for use and incorporation of NNBFs within USACE's flood risk reduction and resilience efforts.

- ◆ **[Perspectives on Flood Insurance Demand Outside the 100-Year Floodplain](#)** The University of Pennsylvania Wharton Risk Management and Decision Processes Center has a new issue brief that examines the drivers of flood insurance take-up outside of the Special Flood Hazard Area.

- ◆ **[The Role of Insurance in Coastal Adaptation: Workshop Findings](#)** The Wharton Risk Management and Decision Processes Center is also exploring the role of risk transfer in promoting coastal climate adaptation. This project was launched with a workshop in December 2019. Findings from the workshop are now available in a workshop report. The report offers a research and policy agenda for how risk transfer can address four adaptation priorities: (1) improving the recovery of low-income families, (2) protecting coastal ecosystems, (3) meeting community fiscal needs post-disaster, and (4) increasing investments in risk reduction.



### Online Training Events Planned for Fall/Winter

OSI is planning a number of NFIP/floodplain management-related online training events for the fall and winter. We'll announce details in the future via our Flood Lines email list so keep an eye out! (If you're not currently subscribed, contact [Samara Ebinger of OSI](#).) Topics will include:

- Coastal-focused topics, ahead of the new coastal maps becoming effective in January 2021
- Floodplain Administrator 101
- FEMA Floodplain Mapping
- Substantial Improvements/Substantial Damage Requirements

### NFIP Online Training Webinars

Free, online NFIP-related training is available through FEMA's contractor, STARR II. 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, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration which FEMA Region you are in, please reply "1". Upcoming webinars include:

- Floodplain Development Permit Review (August 6th, 12:00-1:00 pm)
- Inspecting Floodplain Development (August 6th, 1:30-3:00 pm)

### Become a Certified Floodplain Manager (CFM)!

Wanna up your floodplain manager game? Consider becoming a CFM! The [Association of State Floodplain Managers \(ASFPM\)](#) CFM program tests professional competence in floodplain management. Becoming a CFM can help give you more confidence in your professional knowledge, and provide professional recognition and credibility. The program requires passing an exam and then continuing education credits annually to maintain certification. Learn more on [ASFPM's website](#)!



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