



Flood Lines

Winter 2020

Volume XIII Issue 1

Inside this issue:

Reminder: New State Building Code	2
Publication Spotlight	2
Mapping Update	3
NFIP News	4
CRS Update	5
GIS for Flood-plain Managers	5
New Publications	6
Training & Events	7

Now Available: The NH Flood Hazards Viewer

The [NH Flood Hazards Viewer](#) is a new online map viewer that includes the same effective FEMA flood hazard information that you'll find on Flood Insurance Rate Maps (FIRMs) and FEMA's online map viewers. However the NH Flood Hazards Viewer also includes other map layers including:

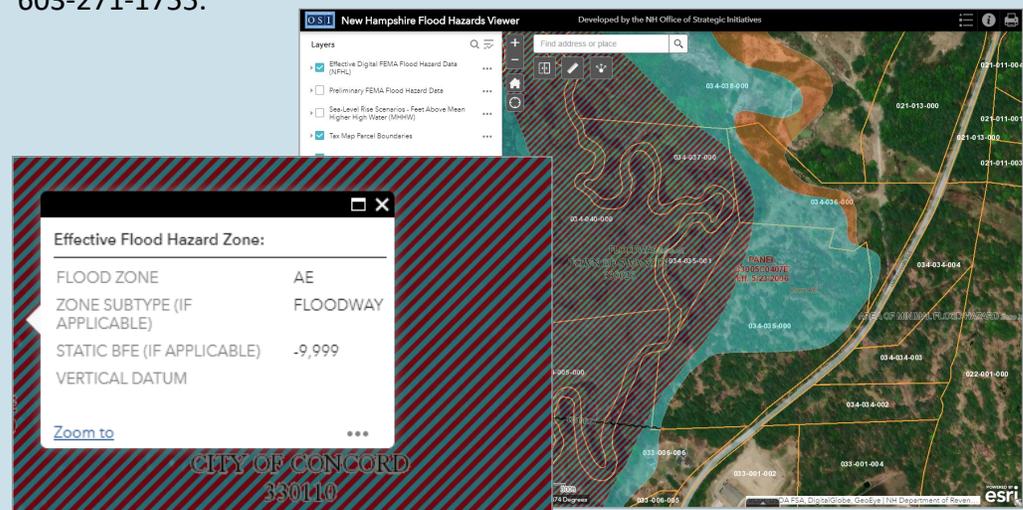
- Preliminary FEMA FIRM data where available (currently only available for coastal Rockingham County communities)
- 2-foot contour elevation lines (See page 5 for more details)
- Tax parcel boundaries for many communities in the state
- Sea level rise scenarios along the coast

You can easily turn on and off different map layers, zoom to locations by typing in an address, and measure distances in the viewer. There is also a 'Swipe' tool that allows you to easily compare different map layers (for example, preliminary and effective flood hazard boundaries) in a particular location.

This viewer includes information for all areas of the state that have digitally produced FEMA flood hazard information (i.e., all areas of the state except for Belknap County communities—sorry, guys!)

Check out the [NH Flood Hazards Viewer](#) today, and if you have questions or feedback, contact Samara Ebinger of NHOSI at samara.ebinger@osi.nh.gov or 603-271-1755.

NH Office of
Strategic Initiatives
(OSI)
107 Pleasant Street
Johnson Hall,
3rd Floor
Concord, NH 03301
Phone:
603-271-2155
Website:
www.nh.gov/osi



REMINDER! New State Building Code Now in Effect with New Floodplain Provisions Included

On September 15, 2019, [an updated State Building Code took effect](#) in NH which includes the 2015 editions of the International Building Code (IBC), the International Residential Code (IRC), the referenced standard ASCE 24-14 Flood Resistant Design and Construction, which includes four Flood Design Classes based on use or occupancy of non-residential structures, and other parts of the International Code (I-Code) series, as amended by the State. The new code includes requirements for new and Substantially Improved structures in Special Flood Hazard Areas that exceed minimum requirements of the NFIP. Below is a summary of key changes. (Not all changes are listed so further review of all flood provisions of the 2015 I-Codes is strongly encouraged.)

- ◆ For all new construction and Substantial Improvements of residential structures in Zones A, AE, and AO, the lowest floor elevation must be the Base Flood Elevation (BFE) plus 1 foot or higher. (IRC R322.2.1)
- ◆ For all new construction and Substantial Improvements of residential structures in Zone VE, the elevation of the lowest horizontal structural member must be the BFE plus 1 foot or higher. (IRC R322.3.2)
- ◆ New construction and Substantial Improvements of residential structures in Coastal A Zones must meet Zone V requirements. (Stem wall foundations are acceptable if they meet specific requirements.) (IRC R322.3) [Note that there are no Coastal A Zones designated on the FEMA Flood Insurance Rate Maps (FIRMs) in NH currently. That will change when the preliminary FIRMs for Rockingham County become effective.]
- ◆ Breakaway walls installed on buildings in Zone VE below the BFE must have compliant flood openings. (IRC R322.3.4)

FEMA has several good resources that describe all of the flood resistant provisions of the 2015 I-Codes which you can find on [this page](#). You can also view the entire 2015 [IRC here](#) and [IBC here](#) for free.



Publication Spotlight:

Reducing Flood Losses Through the International Codes

Here we highlight publications that may not be brand new but still are great resources with important information for floodplain managers and others.

Did you know that the State of New Hampshire adopted the 2015 editions of the International Building Code and International Residential Code into the state building code last year? (If not, check out the article above.)

FEMA's recently updated publication [Reducing Flood Losses Through the International Codes](#) covers the flood-related provisions in the 2012, 2015, and 2018 versions of the International Codes (I-Codes). The purpose of this guide is to help local officials coordinate enforcement of I-Codes with the minimum NFIP requirements included in their community floodplain regulations. Also included with the guide are sample plan review and inspection checklists that can help you compare and keep track of I-Code and NFIP requirements. [Check this great resource out online](#) or [order free hard copies from FEMA](#) today!



Reducing Flood Losses Through the International Codes[®]

Coordinating Building Codes and Floodplain Management Regulations
5th Edition, October 2019



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 - FEMA is moving forward with finalizing preliminary flood maps issued in 2014 and 2016. It is possible that a Letter of Final Determination (LFD) will be issued to communities in 2020. The maps will become effective 6 months after the LFD issuance.

Salmon Falls—Piscataqua Watershed (Outside coastal area) - Preliminary flood maps showing revised flood hazard information will be distributed following the LFD issuance for the coastal project above since some map panels are affected by both projects.

Contoocook/Pemigewasset Watersheds - FEMA has finalized scopes of work for new mapping projects based on the results of a Discovery project to determine flood map update needs in the watersheds. Field surveys and updated flood analyses are currently being performed.

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 Watershed - The development of revised flood maps is currently underway. Meetings were held to review work maps showing flood hazard changes with community officials in July 2019. Issuance of preliminary flood maps is anticipated in 2020.

Middle Connecticut Watershed - Field surveys to support updated flood hazard analyses are currently being performed. Updated flood maps will be prepared following completion of the surveys and the new analyses.

Millers Watershed - Field surveys to support updated flood hazard analyses are currently being performed. Updated flood maps will be prepared following completion of the surveys and the new analyses.

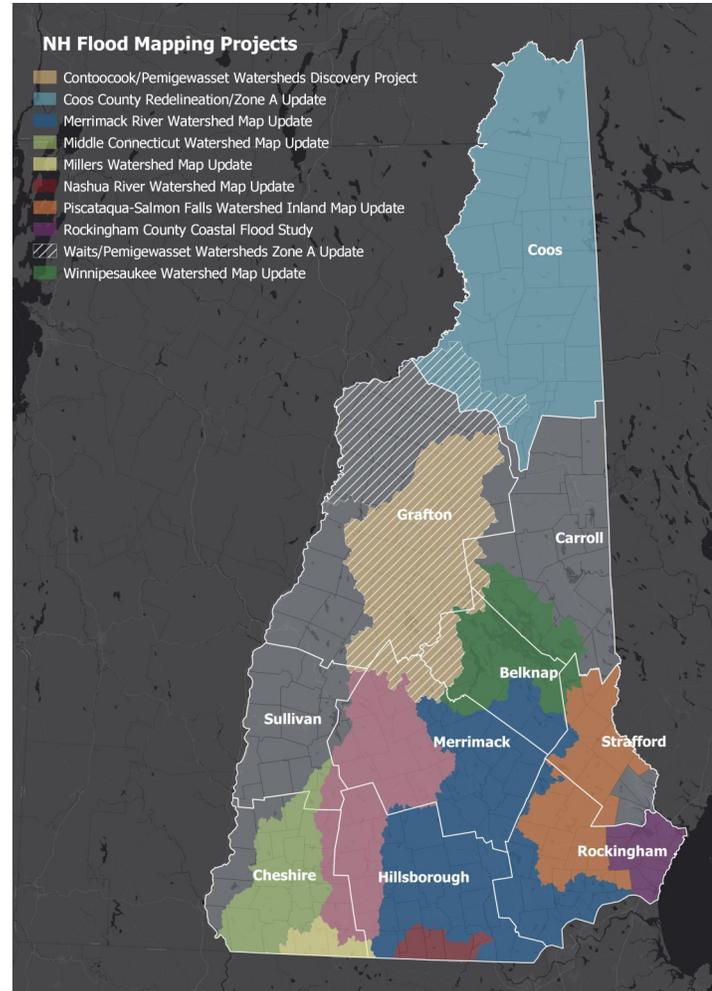
Nashua Watershed - Updated flood analyses are complete and revised floodplain mapping is underway. Meetings with community officials to review draft work maps happened in November 2019. Preliminary maps are anticipated to be issued in 2020.

Town of Lincoln Levee Mapping Project - A revised preliminary map will be prepared and issued following completion of levee reconstruction and levee accreditation. This is expected to happen in 2020.

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 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 in New Hampshire, please visit OSI's [Current NH Floodplain Mapping Activities webpage](#). You can also view our interactive map showing project locations [here](#).



Delay in Implementation of Risk Rating 2.0

FEMA recently announced a delay in the roll out of the National Flood Insurance Program's (NFIP's) new flood insurance risk rating system, called "[Risk Rating 2.0](#)" which is currently under development. The new system is now scheduled to be implemented on October 1, 2021 rather than in 2020. All single-family homes, multi-unit, and commercial properties will change over to the new rating system at that time. Risk Rating 2.0 will fundamentally change how FEMA rates a property's flood risk and prices insurance for buildings. Stay tuned for details as we receive them!

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 since last year. FEMA's [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

FEMA Consolidates Flood Information Contact Centers

FEMA recently consolidated its flood insurance and flood mapping help centers into one, now called the FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center. This new center merged the assets of the former FEMA Map Information eXchange and the National Flood Insurance Program (NFIP) Help Center. Customers can contact the FMIX at (877) 336-2627 or visit the [FMIX online](#) to send an email or chat with a flood specialist.

According to FEMA, the combined center not only offers a streamlined contact center experience for customers, but it also gives FEMA a better understanding of its customers and their needs. These insights will be used to inform program and outreach changes.

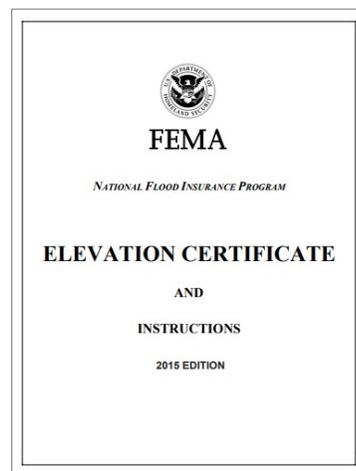
We had a good turnout at our Floodplain Administrator 101 workshop in Keene in December despite the nasty weather! Our next workshop is April 9th in Litchfield—see page 7 for details!



Community Rating System (CRS) Update

Next NH CRS Users Group Meeting is Thursday, February 6th

The next NH CRS Users Group Meeting is set for February 6th from 1 to 3 pm in Nashua (and by conference call). This particular meeting will be devoted to [Elevation Certificate](#) (EC) training for community officials—including an overview of the FEMA Elevation Certificate form, what it is used for, best practices to review completed ECs, and a discussion about common errors. This training can be useful to any NFIP community, not just those in or interested in joining CRS, so consider attending this one even if you don't normally! Contact Samara Ebinger of NHOSI (samara.ebinger@osi.nh.gov or 603-271-1755) if you'd like to attend.



Congratulations to the Town of Marlborough who recently improved their CRS class rating from a 9 to an 8! That means most town residents now receive a 10% discount on their flood insurance premium instead of a 5% discount!

GIS Resources For Floodplain Managers: LiDAR-Derived Contours Now Available for Everywhere in NH!

In our last issue, we mentioned that [NH GRANIT](#) was in the process of developing topographic elevation contour lines for the entire state, derived from highly detailed [Light Detection and Ranging Data \(LiDAR\) data](#). That project is now complete and 2 foot* contour data is [available for everywhere in New Hampshire!](#)

You can access the contour data in a few different ways:

- ◆ View in the [NH Flood Hazards Viewer](#) (be sure to keep zooming in to make the contours visible. Then click on a contour line to view the elevation value in a popup box.)
- ◆ If you're savvy with geospatial web services, GRANIT has also developed REST Services that are available [here](#).
- ◆ Download file geodatabases of the contour data for viewing in GIS software using the instructions below.

How to Access Contour Data on the NH GRANIT Website:

You can download file geodatabases of the contour lines from the NH GRANIT website [here](#). The contour data is divided into different datasets by watershed boundary. For example, you may have a dataset named "Umbagog Lake (0104000102)" - the number refers to what is called a "HUC-10" hydrologic watershed boundary code.

So how can you tell which contour dataset is the one you need for your area? You'll need to know which HUC-10 watershed unit your area is located in. To do this, you can access the [USGS Watershed Boundary web service](#) (then use the '10-digit HU Watershed' layer) or download the USGS Watershed Boundary [file geodatabase](#) and use the 'WBDHU10' layer to find out the HUC-10 code that applies.

**In steep, high relief areas, 10 foot contours may be available instead.*

New Publications and Resources Available!

- ◆ [Nature-Based Solutions for Coastal Highway Resilience: An Implementation Guide](#) This new guide from the Federal Highway Administration is designed to help transportation practitioners understand how and where nature-based solutions can be used to improve the resilience of roads and bridges in coastal areas.
- ◆ [Post-Disaster Building Safety Evaluation Guidance](#)
This FEMA guide covers the current state of practice for post-disaster building safety evaluation, and includes recommendations related to structural and nonstructural safety and habitability. It summarizes best practices and identifies recommended improvements and needs. It can serve as a primer for state and local governments that have the authority to set standards or policy related to the implementation of post-disaster evaluations.
- ◆ [Acquisition of Property for Open Space and Policy Clarification Fact Sheet](#)
Through its Hazard Mitigation Assistance (HMA) grant programs, FEMA funds the voluntary acquisition of hazard-prone properties from private owners. The Disaster Recovery Reform Act Section 1231 contains new requirements for the project notification process and emphasizes a community's responsibilities regarding acquired land. This fact sheet outlines the new requirements for state and local governments. It also contains a policy clarification on the eligibility of HMA applications with pre-award demolitions.
- ◆ [Mitigate Disaster Damage with FEMA Public Assistance Brochure](#)
This new FEMA brochure provides information on FEMA Public Assistance mitigation funding, eligibility requirements, examples of mitigation projects, and where to go for more guidance.
- ◆ [Mitigation Matters: Policy Solutions to Reduce Local Flood Risk](#)
This new research from The Pew Charitable Trusts identifies 13 states or cities that have adopted policies resulting in effective flood mitigation. Case studies are provided that are organized into three categories: 1) using existing funds for mitigation by redirecting revenue and spending, 2) creating revenue sources, and 3) establishing smarter regulations.
- ◆ [NFIP Grandfathering Rules - Fact Sheet for Insurance Agents](#)
The NFIP Grandfathering rules can result in significant cost savings for certain NFIP flood insurance policy holders. This fact sheet for insurance agents is designed to provide an overview of the NFIP's grandfathering rules and examples of how grandfathering can be applied to benefit eligible resident and business owners being affected by map changes.
- ◆ [Helping Clients Understand the Newly Mapped Procedure - Fact Sheet for Insurance Agents](#)
Learning that their property's flood risk is increasing can be a stressful and overwhelming time for property owners. This fact sheet can be used by insurance agents to help property owners understand their new flood risk and potential ways to reduce their flood insurance costs.
- ◆ [Converting a High-Risk Policy to a Preferred Risk Policy - Fact Sheet for Insurance Agents](#)
This fact sheet for insurance agents outlines the streamlined process to allow property owners to retain their coverage by converting their existing high-risk Standard Flood Insurance Policy (SFIP) to a lower-cost Preferred Risk Policy (PRP) without a change in the policy's effective date or a gap in coverage.

AGENT

**YOUR CLIENT'S FLOOD RISK IS CHANGING
FROM LOW- TO MODERATE-RISK
TO HIGH RISK**

Newly Mapped Procedure highlights
Property owners in the low- to moderate-risk areas (Zones B, C, X, AE, A99, or V Zones 1-3) that are experiencing an increase in flood risk, moving into the high-risk area (Zones A or V Zones 4-6) are eligible to purchase a lower-cost Preferred Risk Policy (PRP).
For up to 12 months after the new flood map goes into effect.
Upon renewal, rates will begin to increase by no more than 18 percent each year until they reach the full-risk rate.
Avoid lapse in coverage.
Make sure your clients renew their flood insurance coverage each year.
After a lapse, clients paying discounted rates available through the Newly Mapped Procedure could lose out on their cost savings.
If a policy rated using the Newly Mapped Procedure lapses more than 30 days after its renewal date or lapses based on more than 30 days each time, agents cannot refile the policy using the lowest-rated option.
Eligibility
To be eligible for the PRP rates, the building must meet the claims history requirements.

Helping clients understand the Newly Mapped Procedure
For clients, learning that their property's flood risk is increasing can be a stressful and overwhelming time. As agents, you can build your business while building trust by helping clients – both property owners and renters – understand their new flood risk and ways to reduce their flood insurance costs.
For clients that are recently identified as being in a high-risk flood area from the low- to moderate-risk flood area, the National Flood Insurance Program (NFIP) offers a cost-saving option called the **Newly Mapped Procedure**.
With the Newly Mapped Procedure, clients who purchase a flood insurance policy during the first 12 months after a map update are eligible for the lower-cost Preferred Risk Policy (PRP) rate. The rate will then go up no more than 18 percent each year until it equals a standard Zone X rate or the new flood map rate, whichever is cheaper.
Flooding can happen at any time and doesn't wait for new maps to become official. Because your clients are at increased flood risk, encourage them to purchase flood insurance before the new maps go into effect. Purchasing a policy can bring peace of mind and extend the time a policyholder can enjoy lower-cost PRP rates.
If the property is sold, the policy can be transferred to the new owners, allowing them to keep the lower rate. Clients also must maintain coverage to keep their Newly Mapped rate.

Talking points for clients
• **You are now at increased risk of flooding.** Your community's flood maps are being updated, and your home or business was recently designated to be at an increased risk for flooding. Flood insurance is mandatory in a high-risk area for most property owners.
• **Flood insurance is mandatory if you have a federally backed mortgage.** If you don't carry a mortgage, you should still protect your investment with flood insurance due to the increased risk. You should also consider flood mitigation options to lower your risk and insurance costs.
• **Act now to secure a lower-cost flood insurance policy.** Property owners or renters who purchase flood insurance within the first 12 months after a map update are eligible to purchase a lower-cost PRP for either their property, contents, or both.
• **Don't wait to purchase flood insurance until the new map goes into effect.** Floods don't wait for maps to become official and can happen at any time. To maximize your savings and reduce your risk today, buy a PRP before the new maps become effective. Most flood insurance policies take 30 days to go into effect.
• **Renew your policy each year to keep your lower-cost rate.** You must maintain coverage continuously to keep your lower rate. If the building is sold, your policy can be transferred to the new owners, allowing them to keep the lower-cost rating option.

FEMA NFIIP

For more details about the Newly Mapped Procedure, refer to the NFIP Flood Insurance Manual at [FEMA.gov/FloodInsuranceManual](https://www.fema.gov/flood-insurance-manual).

February 6th: Elevation Certificate Training Workshop for Community Officials

NHOSI is offering free training for community officials about [Elevation Certificates](#) (ECs) as part of the next NH CRS Users Group meeting on February 6th from 1pm to 3pm in Nashua. (There will also be a conference call option.) The training will provide an overview of the FEMA Elevation Certificate form, what it is used for, best practices to review completed ECs, and a discussion about common errors.

In CRS-participating communities, property owners must submit a completed Elevation Certificate form with as-built elevation information for new construction and Substantial Improvements in the Special Flood Hazard Area. In National Flood Insurance Program (NFIP) communities that do not participate in CRS, while the Elevation Certificate form itself is not required, the as-built elevation data still is, and it is recommended that the Elevation Certificate be used for this purpose. **Therefore any NFIP community (not just CRS communities or those interested in joining CRS) can potentially benefit from attending this training—community officials from all NFIP communities are welcome!**

To RSVP, please contact Samara Ebinger of NHOSI at samara.ebinger@osi.nh.gov or 603-271-1755. Certified Floodplain Manager (CFM) CECs will also be available for attending this course.

April 9th: Floodplain Administrator 101 Training Workshop in Litchfield

NHOSI is holding a free Floodplain Administrator 101 training workshop for local officials on April 9th in Litchfield from 9 am to 12 pm. This workshop is intended for community officials who administer and enforce floodplain regulations, review permit applications, issue permits for development in floodplain areas, and for others interested in learning more about a community's responsibilities as a participant in the NFIP. It will provide information about the NFIP, FEMA floodplain maps, key floodplain regulations, the floodplain permitting process, and responsibilities of a community in order to remain in good standing in the NFIP. To RSVP, please contact Samara Ebinger of NHOSI at samara.ebinger@osi.nh.gov or 603-271-1755.

Coming April 30th: NH Coastal Adaptation Workgroup (CAW) Spring Workshop

NHOSI in collaboration with CAW, the NH Department of Environmental Services Coastal Program, and NH Homeland Security and Emergency Management, will be offering a workshop for community officials about selected topics in the [NH Flood Hazards Handbook](#) released last year by the NH Silver Jackets team. The handbook was developed for use by NH municipal officials as a resource to help communities prepare for, respond to, recover from, and mitigate floods. Stay tuned for details!

New Hampshire Floodplain Management Program Contact Information

Jennifer Gilbert, CFM, ANFI
State Coordinator
jennifer.gilbert@osi.nh.gov
603-271-1762

Samara Ebinger, CFM
Principal Planner
samara.ebinger@osi.nh.gov
603-271-1755

New Hampshire Office of Strategic Initiatives
Division of Planning
107 Pleasant Street, Johnson Hall, 3rd Floor
Concord, NH 03301

(603) 271-2155 Phone
(603) 271-2615 Fax
Website: www.nh.gov/osi/planning/programs/fmp



On Twitter? So are we!
Follow us at [@NH_OSI](https://twitter.com/NH_OSI)