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Flood Lines

New Hampshire's Floodplain Management Newsletter

Winter 2013

Volume VI, Issue I

What's New?

NEW Online Letter of Map Change - Now Available

On December 17, 2012, FEMA launched the Online Letter of Map Change (LOMC) - a new way to submit a request to change a property's flood zone designation. The new Online LOMC application allows anyone to electronically submit required documents and property information when they are requesting FEMA remove their property from a Special Flood Hazard Area (SFHA).

What is a Letter of Map Change (LOMC)?

If a property owner thinks their property has been inadvertently mapped in a SFHA, they may submit a request to FEMA for a LOMC. A SFHA is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. A LOMC reflects an official revision/amendment to an effective Flood Insurance Rate Map (FIRM). If the LOMC request is granted, property owners may be eligible for lower flood insurance premiums, or the option to not purchase flood insurance.

What is the Online LOMC?

The Online LOMC is an internet-based tool that allows applicants to easily request a Letter of Map Amendment (LOMA). A LOMA is a letter from FEMA stating that an existing structure or parcel of land - that is on naturally high ground and has not been elevated by fill - would not be inundated by the base flood. This new tool is a convenient way for applicants to upload all information and supporting documentation and check the status of their application online. Users can submit LOMA requests through this tool instead of filing the MT-EZ paper form via mail.

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Revised FEMA Elevation and Floodproofing Certificates - Now Available

On November 23, 2012, FEMA's revised Elevation Certificate and Floodproofing Certificate for Non-Residential Structures were released with a new expiration date of July 31, 2015.

FEMA will permit a "phase-in" of the revised Elevation Certificate on a voluntary basis. During the 12-month transition period beginning August 1, 2012, FEMA will accept either the new form or the old form. This voluntary transition period will allow for sufficient time for coordination and training of all affected NFIP stakeholders.

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NFIP Update

Preliminary Discussions of Forming a New Hampshire/Vermont Floodplain Association

Recently, several people interested in floodplain management from New Hampshire and Vermont began discussing the possibility of forming a NH/VT Floodplain Association with a goal of later becoming a chapter of the Association of State Floodplain Managers (ASFPM). Currently, the group is reviewing the requirements, researching the non-profit organization requirements in each state, and checking in with other New England states on their interest. The group's next conference call is in January 2013.

If you have an interest in actively participating in this process or if you just simply want to be kept in the loop about this process, please email jennifer.gilbert@nh.gov.

ASFPM Releases Hurricane Sandy Recovery Actions

The below summary is a reprint from ASFPM

The Association of State Floodplain Managers (ASFPM) released a paper, developed by our leadership, outlining 23 suggested actions that communities, property owners, states, and the federal policy and funding decision makers can take to support a more resilient recovery and rebuilding following Hurricane Sandy. These actions would lead to less damage and suffering in future events, resulting in more resilient communities and reduced federal taxpayer costs. We must rebuild in a way that will reduce vulnerability to flooding, hurricanes, and other large storms in the future in order to avoid the human suffering and economic disruption that

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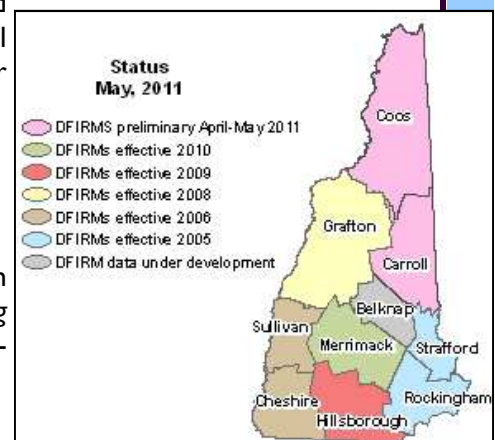
Mapping Update

Updated Floodplain Maps Coming Soon to Carroll and Coos Counties

New FEMA Flood Insurance Rate Maps (FIRMs) and accompanying Flood Insurance Studies (FISs) for Coos and Carroll counties are coming in February and March 2013, respectively. Until their effective dates, the final maps for all communities in both counties are available on FEMA's Map Service Center (www.msc.fema.gov) under "Future FIRMS."

- **Coos County - Effective Date of February 20, 2013**
- **Carroll County - Effective Date of March 19, 2013**

For more information about the Coos and Carroll county maps and which flooding sources will be changing, please view the *Flood Maps are Changing* fact sheet for each county, which can be found on the NH Floodplain Management Program web site under Map Mod/RiskMAP (www.nh.gov/oep/programs/floodplainmanagement/modernization.htm)



NFIP Update*(continued from page 2)*

The below summary is a reprint from ASFPM

follows. We know that large events like Hurricane Sandy and Irene WILL happen again.

While the Hurricane Sandy damage throughout the Atlantic Region, New York, and New Jersey coasts and cities is one of the worst the region has suffered, similar large events, and the increasing likelihood of similar future events, should teach us valuable lessons that we must consider in the days, weeks, and months ahead. There is a need to take this disaster and use it as an opportunity to avoid the next one, not to rebuild in a way that will ensure another disaster, or just have less damage and disruption next time. We should react to this disaster in a different way than in the past. The rules need to change or we will keep repeating our mistakes, proving yet again that we have not learned the lessons of the past.

In the devastating aftermath of a significant event like Sandy, there also exists a window of opportunity for communities and property owners to make wise redevelopment choices that will help support the economic and social vitality for generations to come. While such choices can be politically unpopular in the short term when the focus is to get back to normal, choosing a better path now can lead to reduced misery, suffering, and hardship for families and businesses alike. It is much harder during a “sunny day”, or after the event has been forgotten, to make needed changes than it is right now when people are faced with the consequences of the storm and more receptive to significant, although sometimes disruptive actions that can result in effective mitigation.

The President has just submitted a Supplemental \$60.4 billion funding request to Congress that provides monies for various agencies and programs to assist the recovery from Hurricane Sandy. ASFPM is providing comments to the Administration and Congress on the supplemental funding. We issued a press release on Dec 12 responding to the President’s request for the supplemental funding titled: “Hurricane Sandy aid should support resilient recovery”. In that release, ASFPM Executive Director said: “Reconstruction of homes, businesses, and infrastructure is already underway and will continue throughout 2013 with a lot of public support.” “It would be a huge waste of federal dollars to just rebuild everything as it was before. Mitigation is about rebuilding in locations and ways that reduce the costs and economic disruption from future storms.”

The Association encourages our readers to give us feedback on these papers and ideas for the Hurricane Sandy recovery and rebuilding. This process will go for a long period of time, and your suggestions can help inform our continued input to the process. Please send comments to diane@floods.org.

For more information about Hurricane Sandy News, Updates, and Resources, please go to ASFPM’s web page at: <http://www.floods.org/index.asp?menuID=778>



To view a copy of “ASFPM’s Hurricane Sandy Recovery - Using Mitigation to Rebuild Safer and More Sustainable Communities,” please go to:

http://www.floods.org/ace-files/documentlibrary/Hot_Topics/HurricaneSandyRecovery_ASFPM_Actions_12-13-12.pdf

Flood Insurance Update



Removal of Flood Insurance Subsidies for Non-Primary Residences, Severe Repetitive Flood Buildings, Business Properties, and Other Properties

On July 6, 2012, the Biggert-Waters Flood Insurance Reform Act of 2012 ("BW 12") took effect that made significant reforms to the National Flood Insurance Program (NFIP). Among other things, this law requires FEMA to take immediate steps to eliminate a variety of existing flood insurance premium subsidies.

The biggest change will affect some older residences in high-risk zones that have been receiving subsidized premium rates based on their "Pre-Flood Insurance Rate Map" or "Pre-FIRM" status. A Pre-FIRM building is one that was built before the community's first flood map became effective and has not been substantially damaged or improved. Subsidized rates are significantly less than actuarial rates that fully reflect the structure's risk of flooding. BW 12 requires the phasing out of the subsidies for certain structures and the immediate end of subsidies for others. For all these properties, the full-risk rates will be calculated so that the average risk premium rate is equal to the average of the risk premium for actuarially rated policies.

Below is a brief summary of the changes that will be occurring over the next year followed by a more detailed summary for each type of structure.

- Subsidies will be phased out for non-primary residences, severe repetitive loss buildings consisting of 1-4 residences, business buildings, and buildings that have incurred flood-related damages where claims payments exceed the fair market value of the building.
- After a sale or after the policy has lapsed, buildings with subsidized rates will move directly to full-risk rates.
- New policies will be issued at full-risk rates.

Non-Primary Residences - Effective January 1, 2013:

- Homeowners of non-primary residences, which are Pre-FIRM, will begin to see rate changes upon renewal of their policy.
- Premium rates will increase 25 percent each year until premiums reflect full-risk rates.
- For flood insurance rating purposes, a primary residence is a building that will be lived in by the insured or the insured's spouse for at least 80 percent of the 365 days following the policy effective date. If the building will be lived in for less than 80 percent of the policy year, it is considered to be a non-primary residence.

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What is Pre-FIRM and Post-FIRM?

Pre-FIRM: Structures that were built prior to a community's first Flood Insurance Rate Map (FIRM) and usually before a community enacts its floodplain regulations.

Post-FIRM: Structures that were built after a community's first FIRM and usually after a community enacts its floodplain regulations.



Upcoming Training

Climate Adaptation Training for Local Governments in Southern Maine and Seacoast New Hampshire - January 15-17, 2013 at Mather Auditorium at the Wells Reserve in ME.

Course Overview

This intensive and highly interactive three-day training course provides individuals with a climate adaptation toolkit to proactively address adaptation planning priorities in the context of local government priorities. Course modules are taught by NOAA's Coastal Services Center expert training staff and local partners. You will learn about local climate adaptation efforts from expert practitioners working in Maine and New Hampshire. Through individual work and group discussions, you will apply what you learn in each module to your issue and identify and document steps that your organization can take to effectively integrate climate adaptation strategies into policies, plans, and programs. Session modules and topics include:

- Introduction: Setting Your Course for Adaptation
- Climate Science: Comprehending Processes and Impacts of Climate Change
- Vulnerability Assessment: Informing Adaptation Actions
- Adaptation Planning: Identifying and Assessing Adaptation Measures
- Climate Communication: Applying Communication Research to be Effective
- Implementation: Turning Strategies into Action

Added benefits include extended networking with peers who share your interests in adaptation planning and opportunities to collaborate with other local governments and climate and adaptation specialists from the region.

Target Audience

- Land use planners
- Coastal managers
- Public works staff
- Floodplain managers
- Hazard mitigation planners
- Emergency managers
- Local officials
- Municipal boards
- Environmental organizations

Continuing Education Credits

- 12 CEC for Certified Floodplain Managers
- Pending 20 AICP CM credits

Registration Fee and Link and Agenda

Registration Fee - \$60

Register [here](#).

View full agenda [here](#).

Trainers

- **Lead Trainer:**
GwenShaunessy,
Climate Adaptation Specialist
NOAA Coastal Services Center
- **Co-Trainer:**
Stephanie Fauver,
NOAA Coastal Services Center
- **Local presenters:**
Kristen Grant,
Maine Seagrant and University of
Maine Cooperative Extension;

Chris Keeley,
New Hampshire Sea Grant;

Jon Lockman AICP,
Catalysis Adaptation Partners;

Steve Miller,
Great Bay National Estuarine
Research Reserve;

Pete Slovinsky,
Maine Geological Survey;

Dr. Cameron Wake,
University of New Hampshire

For More Information

Contact Annie Cox,
Wells Reserve, at:
207-646-1555 ext. 157 or
acox@wellsnerr.org

NEW On-Line Letter of Map Change - Now Available*(continued from page 1)***Who can use the Online LOMC?**

Anyone, including property owners, their representatives, and professional surveyors and engineers, may submit a LOMA request using the Online LOMC. Certification by licensed engineering or surveying professionals is required for some supporting documentation, which may be scanned and uploaded by the applicant.

What are the benefits of Online LOMC over the Paper-Based Request Process?

- Applicants may save information online and finish applying at their convenience
- Clear and intuitive interface makes applying user-friendly
- Frequent applicants can manage multiple LOMA requests online
- More efficient communications with LOMA processing staff
- Applicants can check their application status in real-time
- Coming soon! Request all LOMC types via the Online LOMC

How does the Online LOMC differ from the eLOMA?

FEMA designed the eLOMA tool to allow licensed professionals (surveyors and engineers) to submit simple LOMA applications on behalf of property owners and receive a quick determination. The Online LOMC tool is available to any applicant that would like to submit a LOMA request directly to FEMA and does not require a surveyor or engineer to submit. The eLOMA will remain available.

What required documents are needed to complete the Online LOMC application?

The Online LOMC application requires specific information regarding the property (parcels) of land or structure(s), including the location, legal description, and use of fill. In accordance with NFIP regulations, FEMA uses the information required in the Online LOMC application process to make a determination on whether a property is located within a designated SFHA.

In order to complete the LOMA request and receive a case number and a final determination from FEMA, the designated additional documentation is required. In certain instances, additional data may be required. A FEMA representative will notify the applicant of any additional requirements needed to complete the request.

To learn more about this exciting new tool, visit www.fema.gov/online-lomc.

Revised FEMA Elevation and Floodproofing Certificates - Now Available (continued from page 1)

Elevations certified after the last day of the transition period (July 30, 2013) must be submitted on the new Elevation Certificate form with the expiration date of July 31, 2015.

No significant changes were made to either form. PDF files of both forms may be accessed online at:

- Elevation Certificate – <http://www.fema.gov/library/viewRecord.do?id=1383>
- Floodproofing Certificate – <http://www.fema.gov/library/viewRecord.do?id=1600>



Flood Insurance Update

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NH Floodplain Management Program Contact Information

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Subscription Information

Flood Lines is available on OEP's web site. If you would like to be notified by email when the next issue is available or if you would like to unsubscribe, please email: OEPinfo@nh.gov

Business Buildings - Effective August 1, 2013:

- Owners of business buildings, which are Pre-FIRM, will begin to see rate changes upon renewal of their policy.
- Rates will increase 25 percent each year until premiums reflect full-risk rates.

Severe Repetitive Loss Buildings - Effective August 1, 2013:

- Owners of one to four residences, which are Pre-FIRM and are classified as a severe repetitive loss property, will begin to see rate changes upon renewal of their policy.
- Rates will increase 25 percent each year until premiums reflect full-risk rates.
- Severe repetitive loss buildings are defined as a residential property that is covered under an NFIP flood insurance policy and: (a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or (b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.

Any Property with Flood Claim Payments that Exceed Fair Market Value of Building - Effective August 1, 2013:

- Owners of any property, which are Pre-FIRM, that has incurred flood-related damage in which the cumulative amounts of claims payments met or exceeded the fair market value of the building will begin to see rate changes upon renewal of their policy.
- Rates will increase 25 percent each year until premiums reflect full-risk rates.

New Policies for Pre-FIRM Buildings - Effective Late 2013:

- The sale of a pre-FIRM building after the law was enacted will result in an immediate increase to full-risk rates for the owner of the newly purchased property. Policies no longer can be assigned to a new owner at subsidized rates.
- In most cases, if a Pre-FIRM building was not insured when the law was enacted, subsidized rates will no longer be available for that building. Any new policy will be at full-risk rates.
- Policyholders should be aware that deliberately allowing a policy for a Pre-FIRM building to lapse could be costly. A new application will be required, and full-risk rates will take effect.