

National Flood Insurance Program

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New Hampshire NFIP State Coordinator



What is the National Flood Insurance Program?

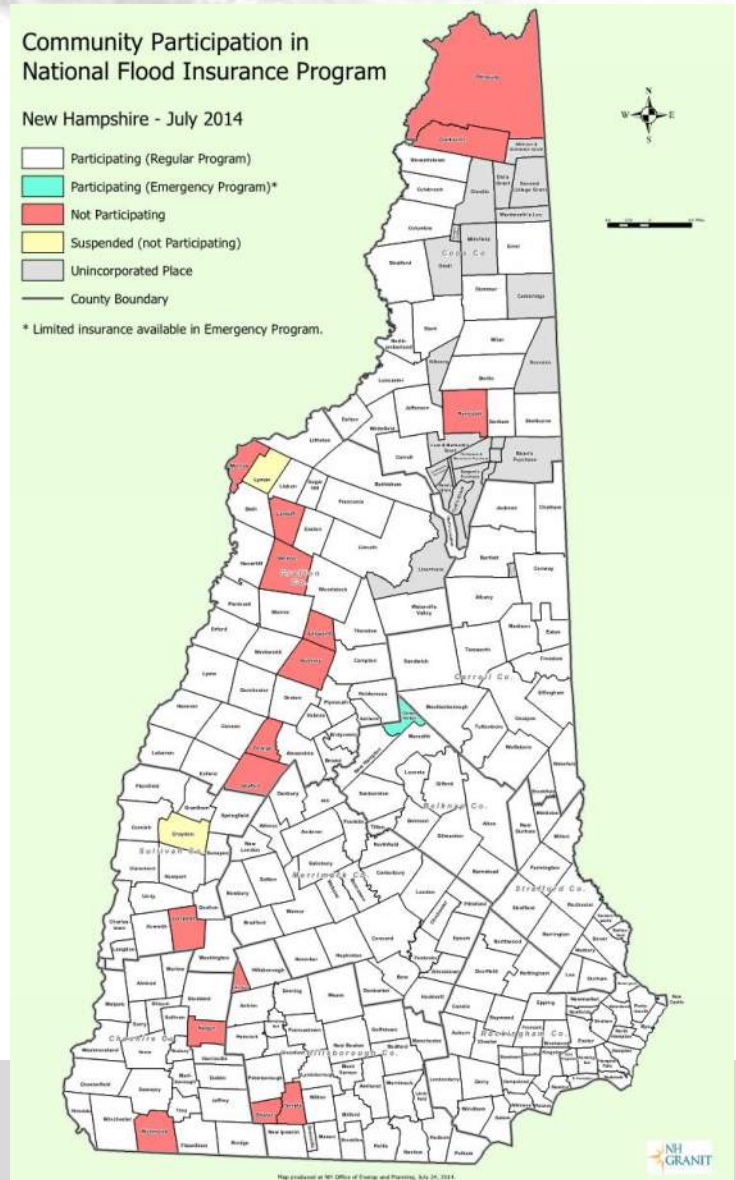
- Created by Congress in 1968
- Participating Communities voluntarily agree to adopt and administer at least the NFIP minimum regulations for developing in floodplain to minimize flood damage
- Flood insurance made available to all residents in a NFIP participating community
- Identified areas on a map that are subject to the one percent chance flood.

National Flood Insurance Program



NFIP Participation in New Hampshire

- 217 communities (92%) participate
- Town of Rye joined the NFIP – June 17, 1986



1% Annual Chance Flood

National standard used by the NFIP for purposes of requiring the purchase of flood insurance and regulating new development



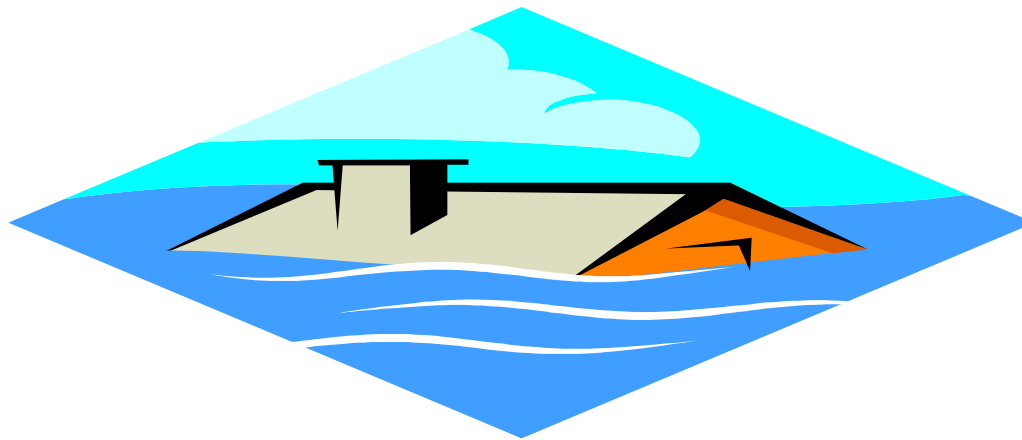
Flooding Over Time

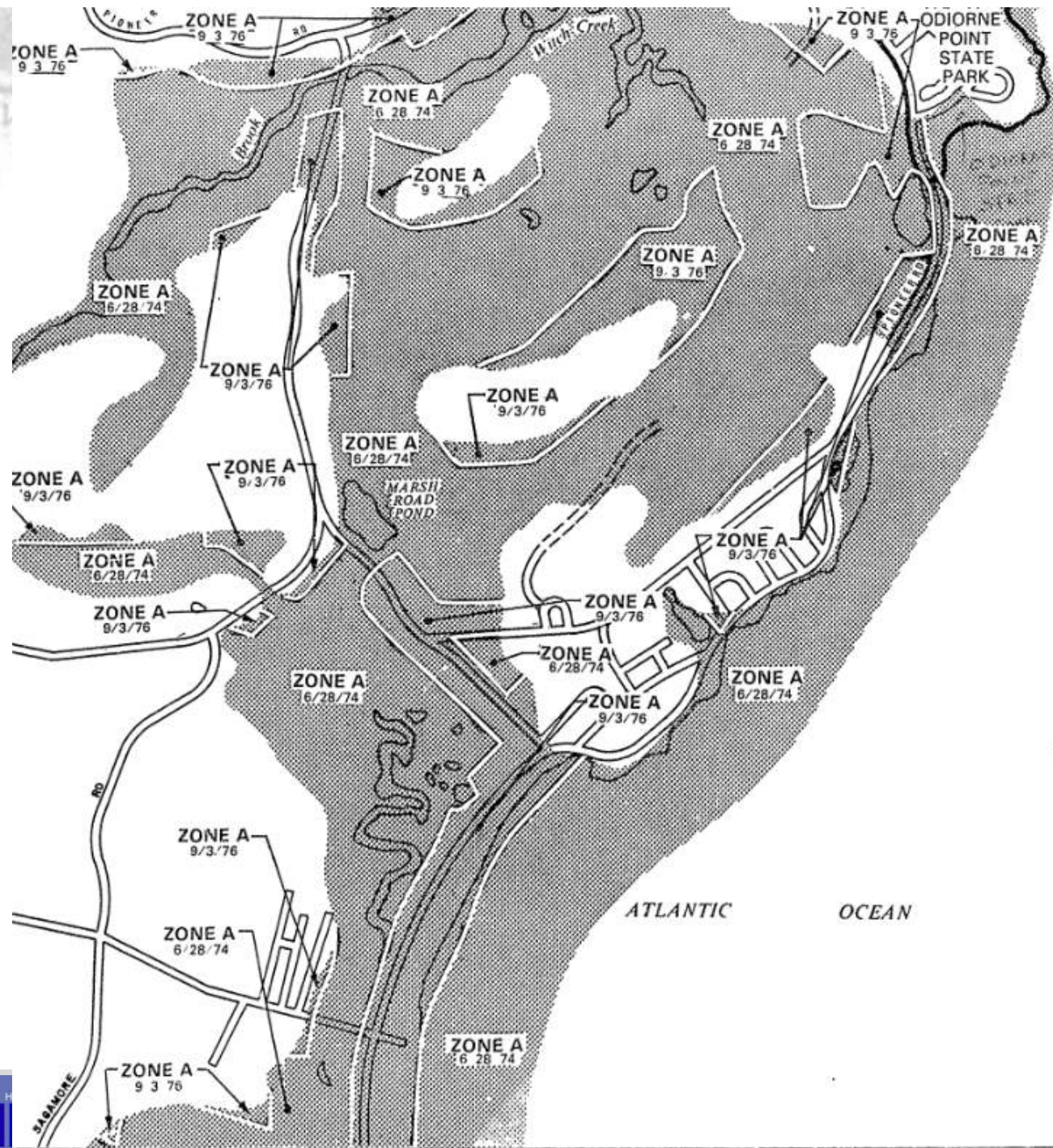
Time Period	Flood Size			
	10-year	25-year	50-year	100-year
1 year	10%	4%	2%	1%
10 years	65%	34%	18%	10%
20 years	88%	56%	33%	18%
30 years	96%	71%	45%	26%
50 years	99%	87%	64%	39%

Source: ASFPM

Base Flood Elevation (BFE)

The height above sea level to which flood water would be expected to rise in a base, 100-year, or 1% chance flood event.





JOINS 05

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Federal Insurance Administration

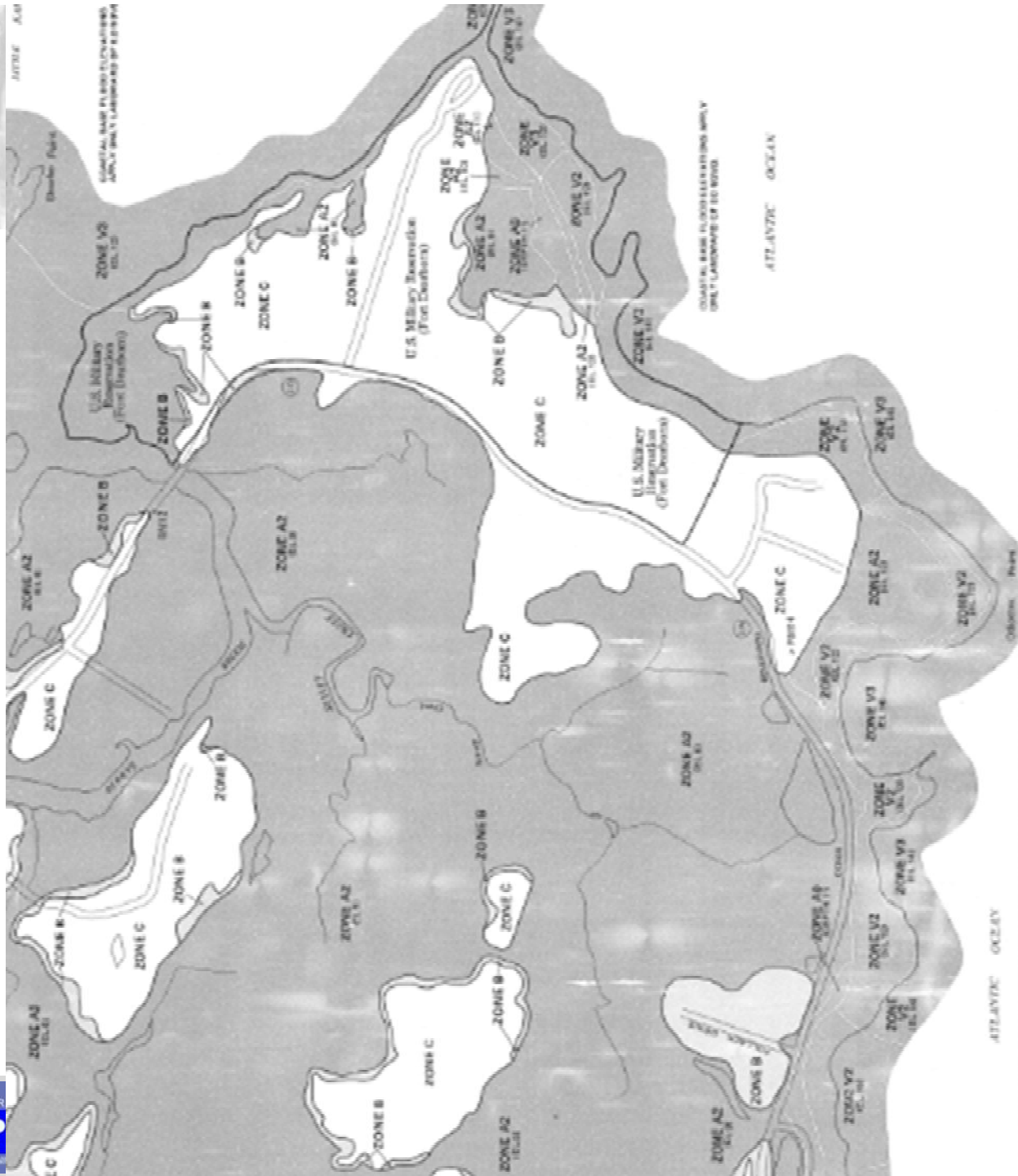
TOWN OF RYE, NH
(ROCKINGHAM CO.)

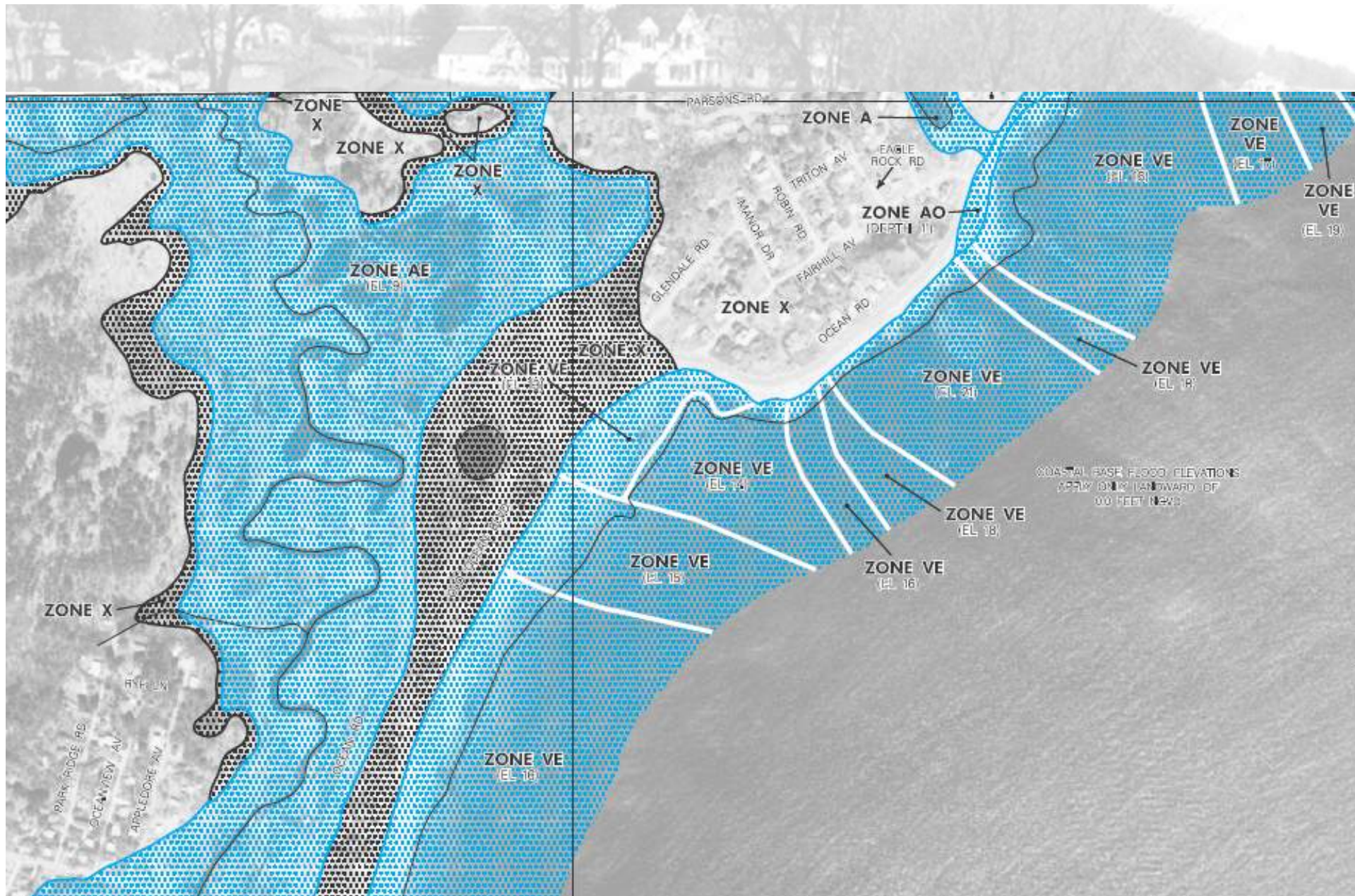
APPROXIMATE SCALE
1000 0 1000 2000 3000 FEET
FLOOD HAZARD BOUNDARY MAP

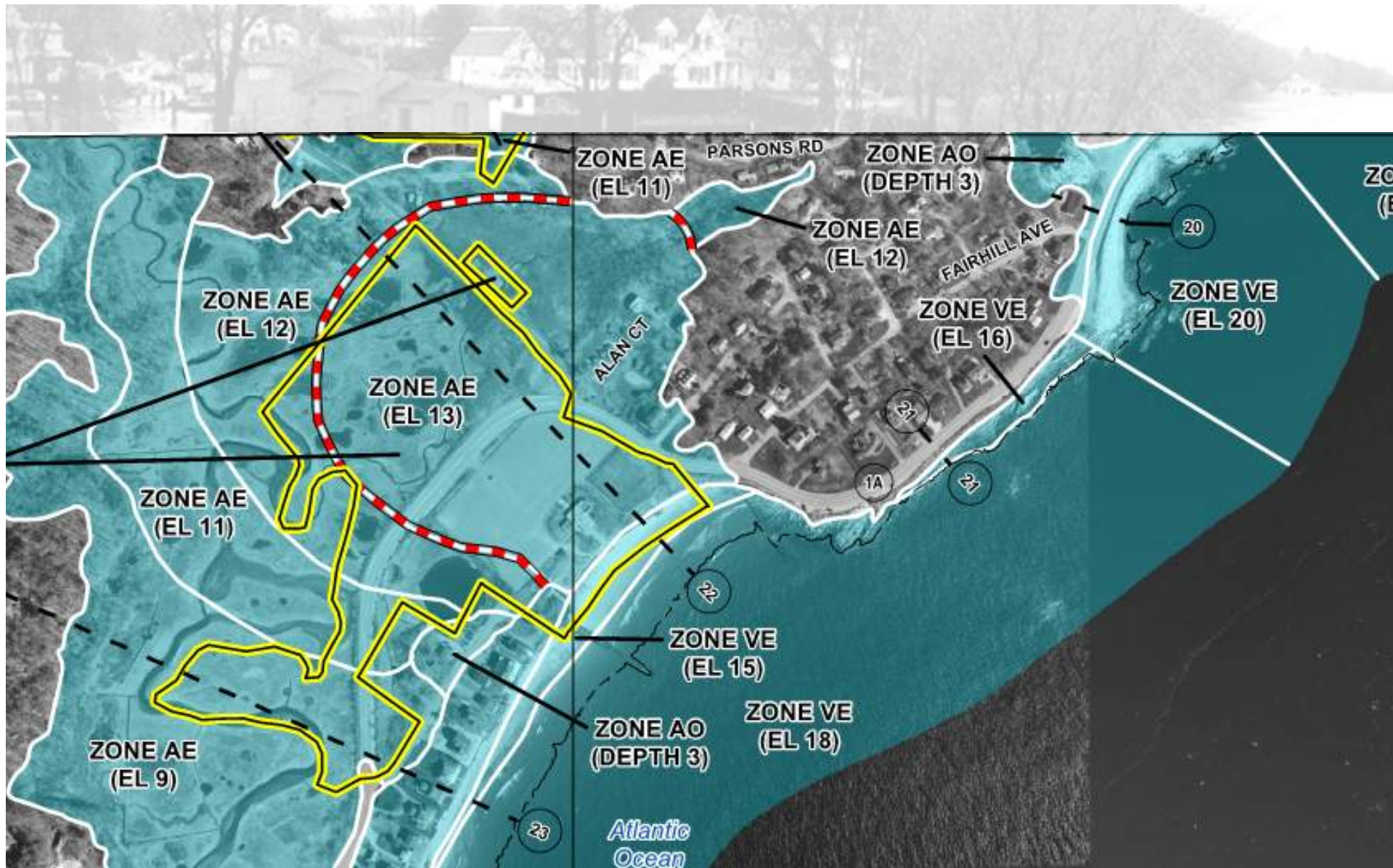
MAP REVISED
9/3/76

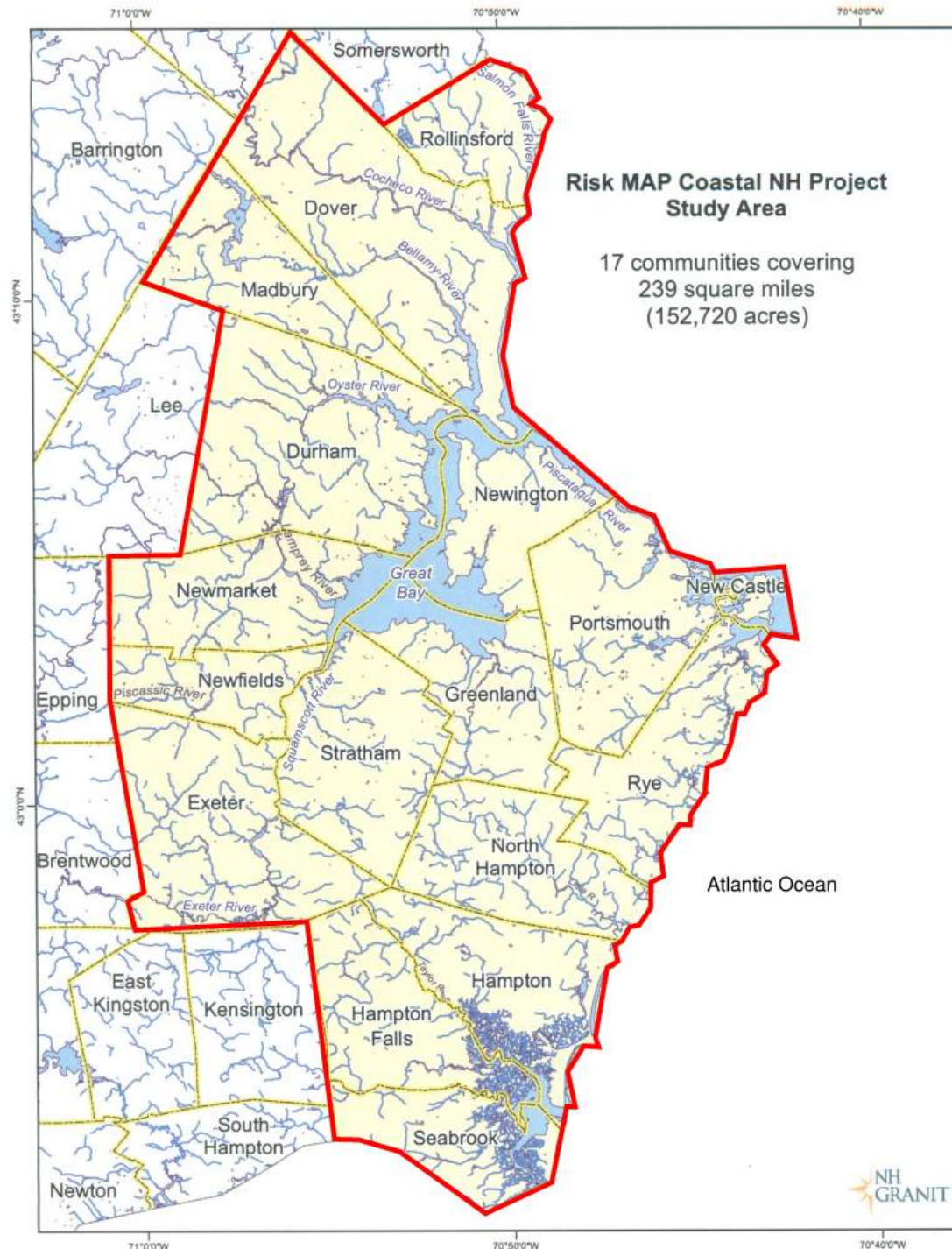
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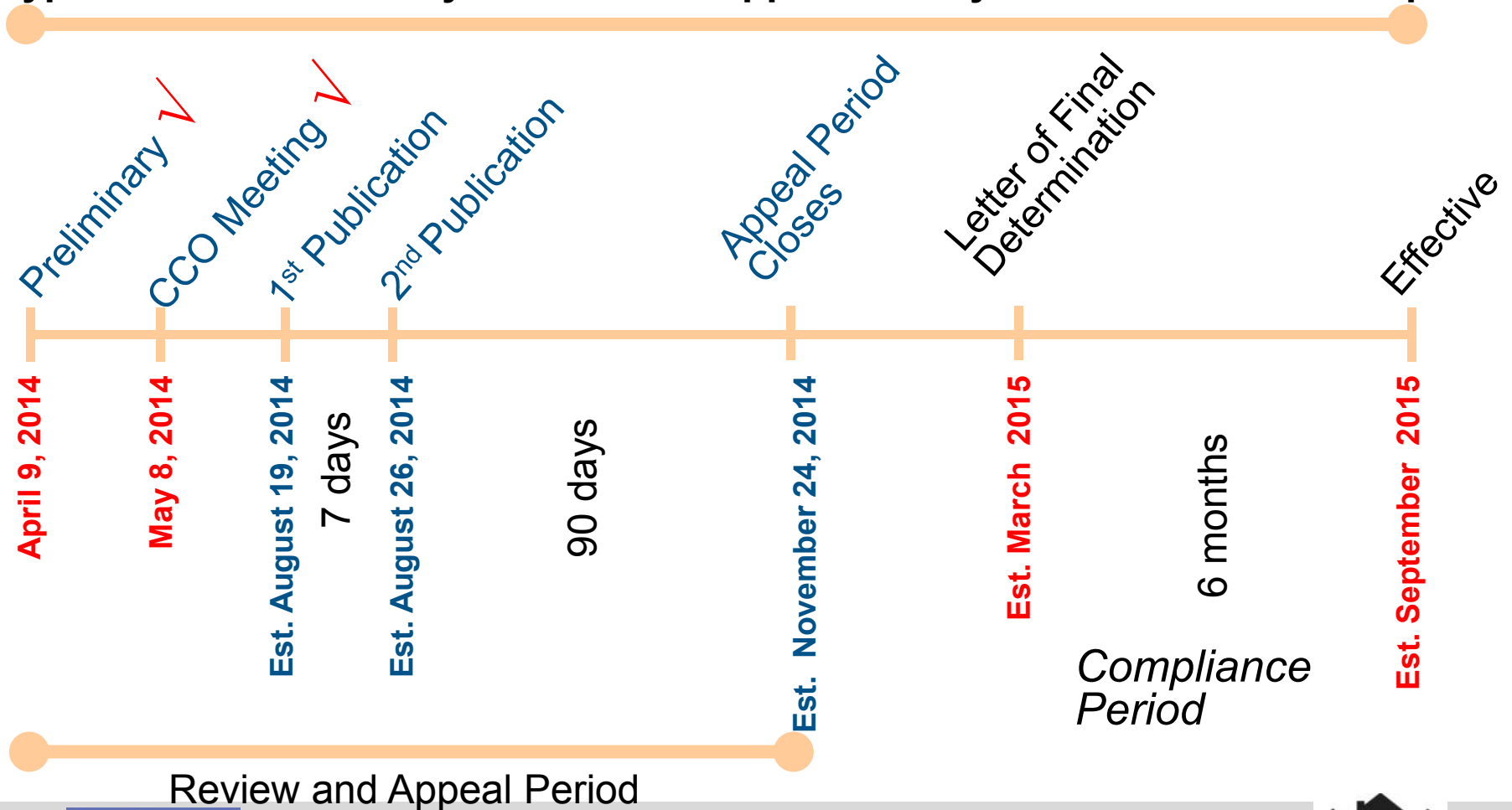


Project Partners

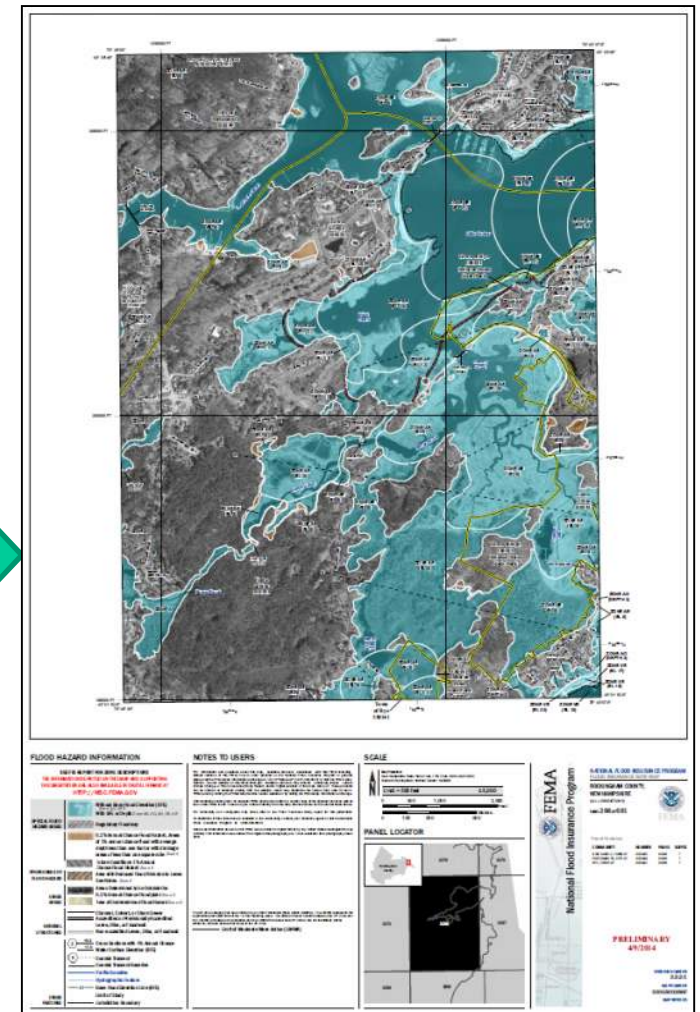
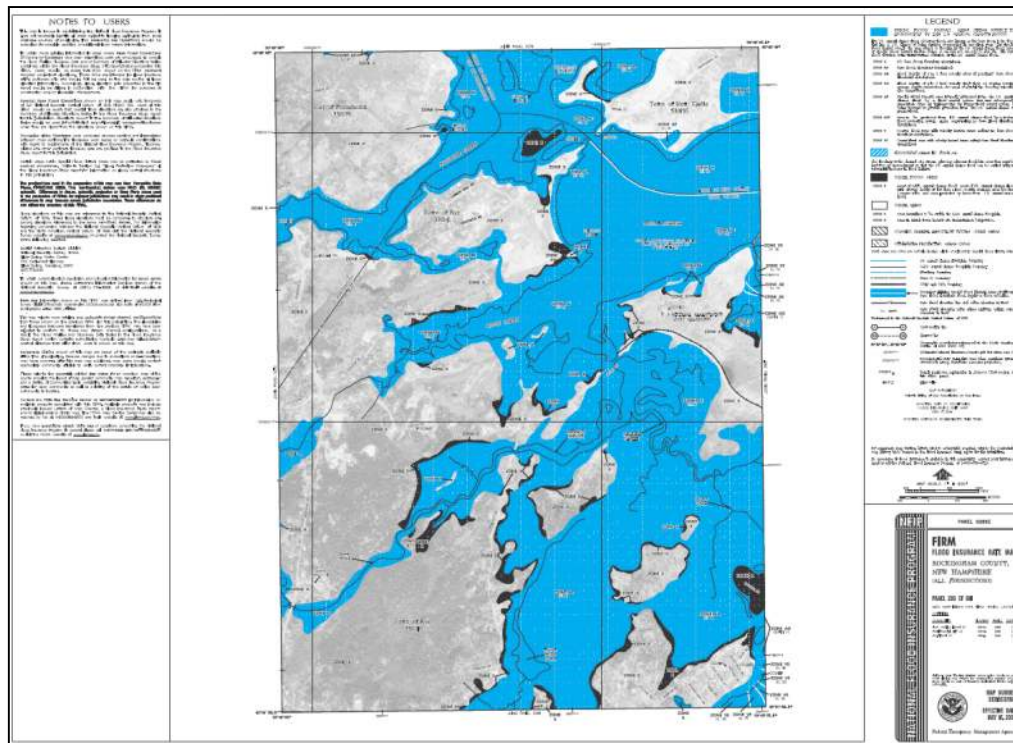
Role	Partner
Project Management	UNH
Riverine Analysis – H&H Modeling	USGS Water Resources Center (Pembroke)
Coastal Analysis	AECOM (Boston)
Database Compilation, DFIRM/FIS Production	UNH
Outreach	NH Office of Energy and Planning
Non-Regulatory Products	UNH, AECOM

Post-Preliminary Phase Timeline

Typical Post Preliminary Phase takes approximately 14-20 months to complete



New Panel Design



Index Maps/Paneling Scheme



Summary of Map Changes

	2005 Current Maps	2014 Prelim Maps
Orthophotography	1998	2010
LiDAR data	No	Yes
Vertical Datum	National Geodetic Vertical Datum of 1929	North American Vertical Datum of 1988
Zone A	No	Yes
Coastal Study	No <i>(last in Rye in 1984)</i>	Yes
• Coastal Transects	19 <i>(from 1984 study)</i>	82
• Primary Frontal Dune Delineation	N/A	Yes
• Wave Set-up and 2% Wave Runup	N/A	Yes



1984 Apple
Mac

2014 Apple
Mac



RiskMAP

Increasing Resilience Together



NEW ENGLAND COASTAL MAPPING



Analyzing coastal hazards is a high priority for FEMA because of increasing population and development pressures in most coastal areas. Advances in data collection and the modeling of flood risk in coastal areas are also reasons why FEMA is conducting new coastal studies.

Why is FEMA conducting new coastal flood hazard studies in New England?

The data and methodologies used in producing [Flood Insurance Rate Maps \(FIRMs\)](#) in many New England coastal areas (CT, ME, MA, NH, RI) date back to the mid-to-late 1970s. Since that time, the science of coastal risk analysis and the data to support it have improved significantly. Land use and coastal development have evolved and changes to the [National Flood Insurance Program \(NFIP\)](#) have created the need for FIRM updates to reflect more detailed and complete coastal flood hazard information.

How does FEMA determine the coastal flood hazard risk, flood insurance rates, and other requirements for communities?

FEMA works with scientists and engineers from other Federal agencies; State, regional, community, Tribal, non-profit, nongovernmental, and private-sector partners; and contractors to analyze flood hazards for coastal communities using scientifically credible methodologies. By building on data that reflects current conditions and working with local community officials, FEMA produces new hazard mitigation tools and updated coastal maps. The results are more accurate FIRMs, risk assessment tools, and outreach support for communities. The effective FIRMs for each community drive flood insurance requirements, flood insurance premiums, and the requirements for new and improved buildings.

The coastal flood hazard analyses being applied in New England are the result of a decade-long effort by FEMA and national experts from academia, government, and the private sector to incorporate advances in coastal hazard analysis into recommended approaches for improved coastal flood hazard mapping.



Benefits of Coastal Flood Hazard Mapping Studies

- Updated flood hazard data and maps to help coastal communities understand their risk
- Improved risk assessment tools and hazard mitigation planning assistance to help communities reduce their risk
- Compiled data, tools, and resources for coastal outreach and mitigation

Additional Resources

FEMA maintains a variety of resources to assist coastal communities and property owners in better understanding their flood risk and taking steps to protect themselves from loss of life and property.

For more information, please visit FEMA's Coastal website:
www.fema.gov/coastal-flood-risks

For answers to questions about new FIRMs, the status of a request, or other mapping issues:

FEMA Map Information eXchange:
1-877-FEMA-MAP (1-877-336-2627)

FEMA Map Service Center:
www.msc.fema.gov

For answers to questions about flood insurance:
The NFIP Call Center
1-888-379-9531

FloodSmart:
www.FloodSmart.gov

For general information on FEMA and its programs:
www.fema.gov

RiskMAP

Increasing Resilience Together

What methods did FEMA select for the coastal flood hazard mapping studies in New England?

FEMA employed the following methodologies for coastal flood hazard analyses and mapping in New England.

Storm Surge Analysis – Storm surge analysis is performed to determine the [1-percent-annual-chance](#) stillwater elevation. For coastal flood insurance studies in New England, storm surge analyses were determined through statistical analyses on long-term historical storm data and local tidal information throughout the study area. This methodology was selected based on the prevalence of long-term observed historical records for the coastal New England area and is consistent with methodologies previously used by FEMA in New England. By working with other Federal agencies, FEMA's statistical analysis incorporates an additional 20+ years of storm records since the previous storm surge analysis.

Wave Setup Analysis – Wave setup analysis is performed to simulate waves as they travel from deep water offshore to the nearshore and to account for the increase in water levels as waves break. Wave setup, which can be a factor in determining coastal flood elevations, is affected by the height of the waves, the speed at which waves approach the shore, and the slope of the ground near the shore. For coastal flood insurance studies in New England, wave setup was calculated using the [Direct Integration Method \(DIM\)](#).

The DIM is an equation to estimate wave setup based on wave characteristics and ground (or bathymetric) profile. Although the DIM was initially developed for application in the Pacific coast environment, research performed by coastal engineering experts determined that the DIM was also appropriate for application along the Atlantic and Gulf of Mexico coastal environments. Therefore FEMA incorporated this methodology into the [Atlantic Ocean and Gulf of Mexico Coastal Guidelines Update \(2007\) guidance document](#).

Overland Waves, Wave Runup, and Overtopping – For coastal flood insurance studies and FIRM updates in New England, overland wave modeling has been performed using FEMA's [Wave Height Analysis for Flood Insurance Studies \(WHA-FIS\) model](#). Determining the wave height is a function of many factors including water depth, topography, vegetation, and storm characteristics. In New England, wave runup is a dominant hazard that FEMA assesses using methods based on the nature of the landform, such as vertical wall, steep sloping shore protection structure, or gently sloping beach. The impacts of waves and runup throughout the flood hazard areas are used in combination with the storm surge to determine the flood elevation during the 1-percent-annual-chance flood.

Coastal Flood Hazard Mapping – After the appropriate storm surge and wave analyses are completed, FEMA performs coastal flood hazard mapping. The [Base Flood Elevation \(BFE\)](#) is the elevation of the 1-percent-annual chance storm surge, plus wave setup, plus overland wave heights or runup elevations (whichever is greater). The [Special Flood Hazard Area \(SFHA\)](#) extent is determined based on the elevation of the land in relation to the BFE (areas below the BFE are included in the SFHA). The flood hazard zone designation within each SFHA is determined based on the wave height, wave runup, and other factors such as the presence of [primary frontal dunes](#), VE Zones, or [Coastal High Hazard Areas \(CHHA\)](#), are areas where waves are 3-feet or greater, the depth of wave runup is 3-feet or greater, or where the primary frontal dune is present. AE Zones are areas subject to waves less than 3-feet in height. The Limit of Moderate Wave Action (LiMWA) is a line shown on a FIRM within the AE Zone to distinguish areas where waves are 1.5 feet or higher.

Glossary of Terms

1-Percent-Annual-Chance Flood: A flood that has a 1-percent chance of being equaled or exceeded in any given year. It is also referred to as the base flood or 100-year flood.

Base Flood Elevation (BFE): The computed elevation to which floodwater is anticipated to rise during the base flood with wave effects included in coastal areas. The BFE, flood hazard zone, and a structure's elevation are factors in determining the flood insurance premium.

Coastal High Hazard Area (CHHA) or VE Zone: An SFHA extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high-velocity wave action from storms or tsunamis.

Flood Insurance Rate Map (FIRM): The official map of a community showing the BFEs, Special Flood Hazard Areas and the flood insurance premium zones.

Limit of Moderate Wave Action (LiMWA): The line on a FIRM that identifies the 1.5 foot wave height and the landward limit of the "Coastal A Zone" (CAZ). Some building codes require VE Zone design and construction standards be met in the CAZ, thus, some communities use the LiMWA to determine building requirements.

Overland Wave Modeling: The process of simulating a wave as it travels inland during a storm event.

Special Flood Hazard Area (SFHA): The area shown as inundated by the floodwaters of the base flood on FIRMs where floodplain management regulations must be enforced and mandatory flood insurance purchase requirements apply.

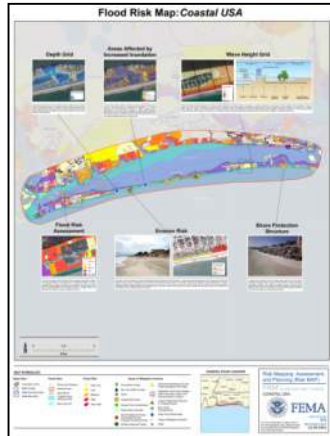
Storm Surge: The rise of water generated by a storm, over and above the predicted astronomical tides.

Wave Runup: The rush of water up a barrier, such as a dune, seawall or other steep shoreline feature that occurs when waves come ashore. If the wave runup exceeds the elevation of the barrier, overtopping will occur.

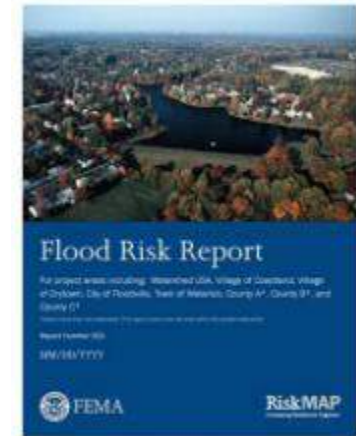
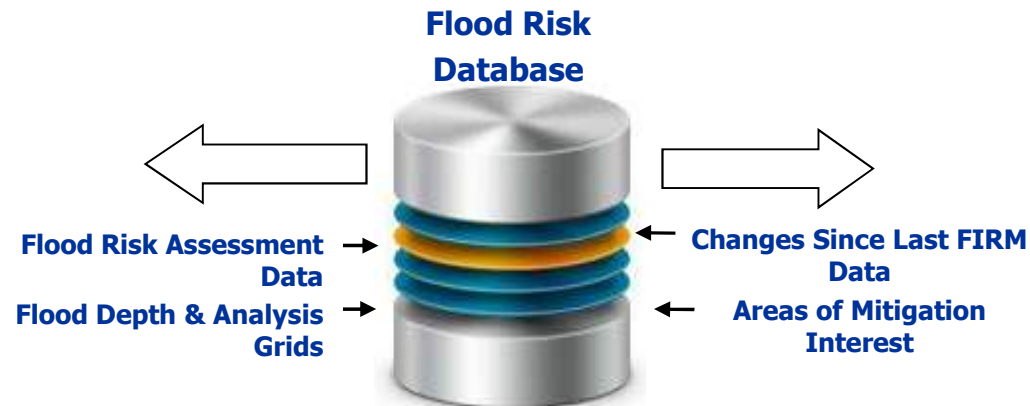
Wave Setup: The increase in the stillwater surface near the shoreline, due to the presence of breaking waves. Wave setup is affected by the wave height, the speed at which waves approach shore, and the nearshore slope.



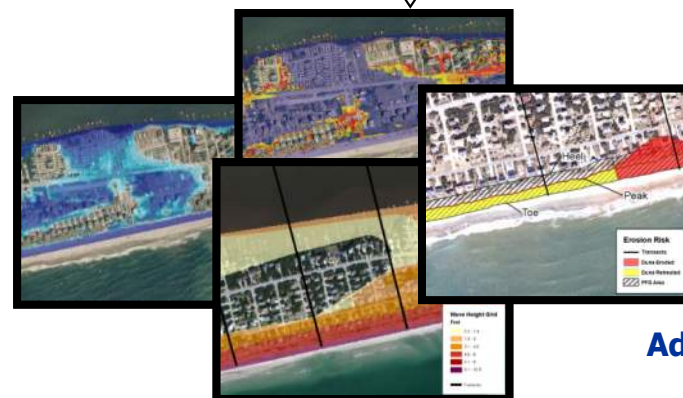
Non-Regulatory Products: Flood Risk Map and Report



Flood Risk Map



Flood Risk Report



Ad-Hoc Flood Risk Analyses

Rye Flood Insurance Stats

Flood Zone	Policies in Force	Insurance in Force	Number of Paid Losses	Amount of Paid Losses
Zone AE	65	\$13.2 million	18	\$373K
Zone A	10	\$2.2 million	27	\$267K
Zone AO	74	\$18.4 million	29	\$363K
Zone VE	8	\$1.4 million	16	\$131K
Zone X	150	\$44.7 million	25	\$223K
Total	307	\$80.1 million	115	\$1.3 million

Is a Structure Pre-FIRM or Post-FIRM?

Pre-FIRM

**Community
Initial FIRM**

Post-FIRM

Is a Structure Pre-FIRM or Post-FIRM?

Pre-FIRM

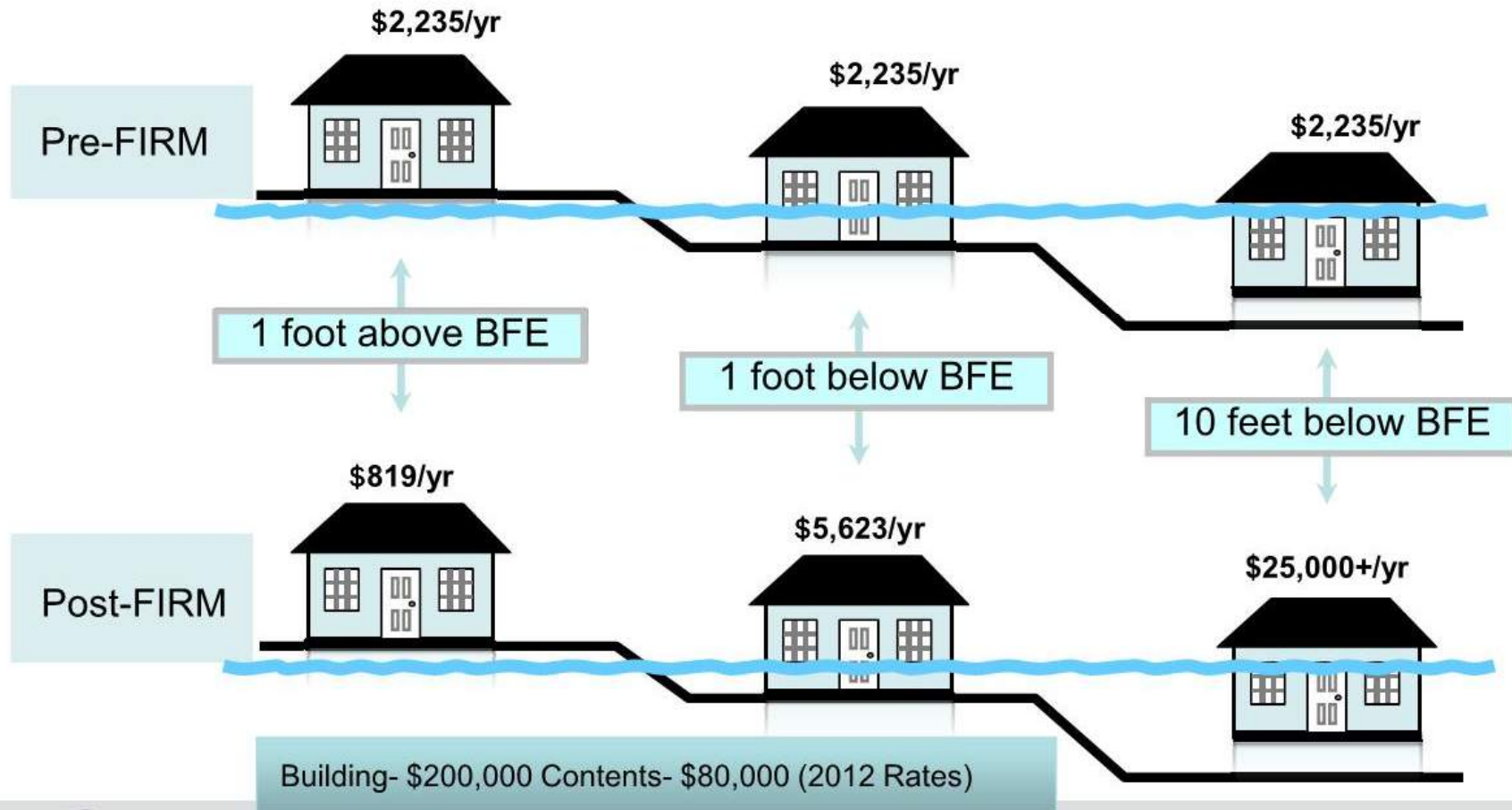
**Rye Initial
FIRM
June 17, 1986**

Post-FIRM

NFIP Rating Examples:

The Impact of Loss of Subsidies

In NH – Approximately 40% of Policies are Pre-FIRM



Rye Flood Insurance Stats

Flood Zone	Pre-FIRM Policies	Post-FIRM Policies	Pre-FIRM Paid Losses	Post-FIRM Paid Losses
Zone AE	53	12	15	3
Zone A	10	0	27	0
Zone AO	41	33	25	4
Zone VE	8	0	16	0
Zone X	93	57	21	4
Total	205	102	104	11

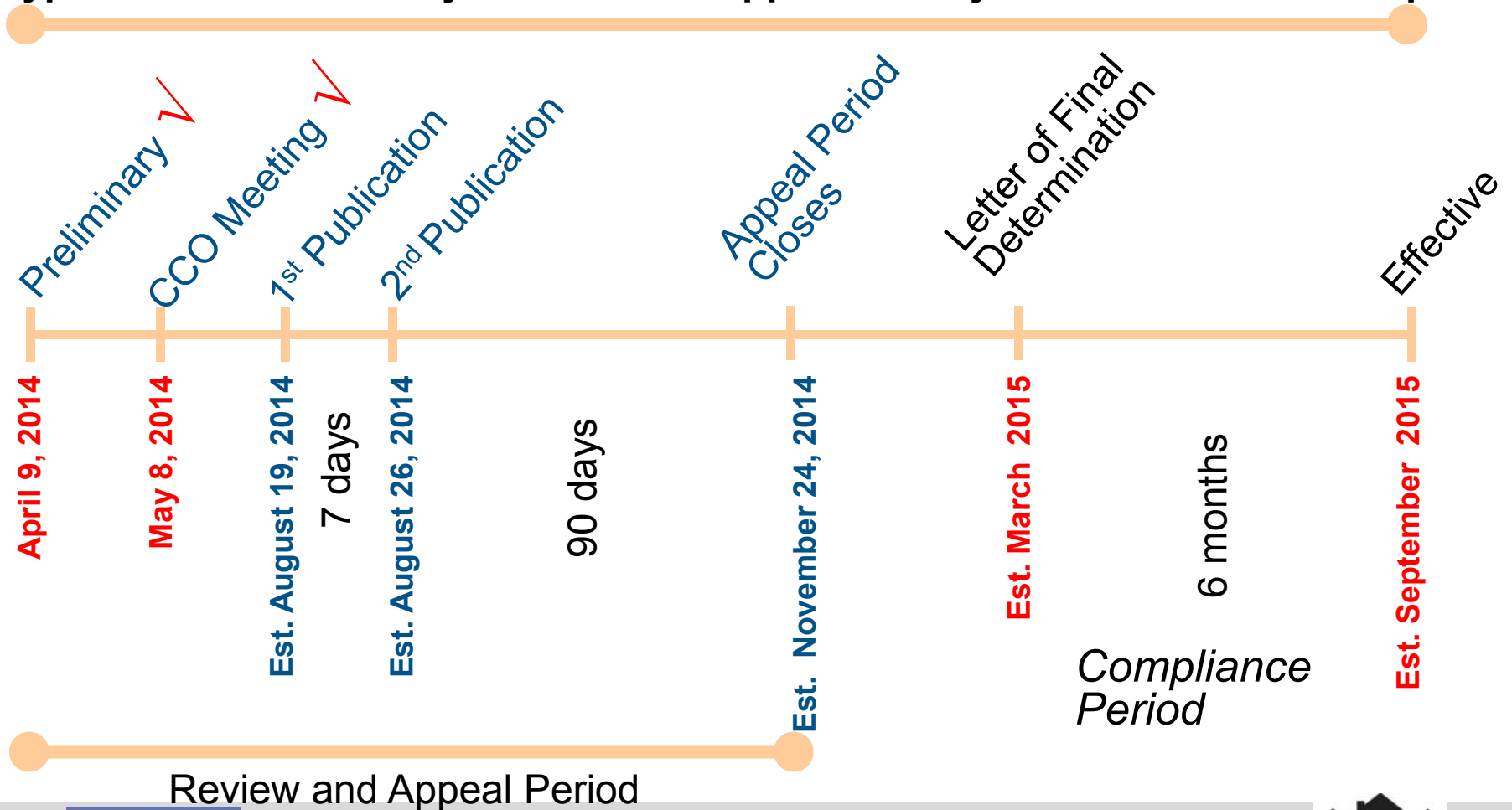
Flood Insurance and Map Changes

IF YOUR HOME OR BUSINESS IS CURRENTLY IN A MODERATE-TO-LOW RISK ZONE...	DO THIS BEFORE THE NEW MAPS GO INTO EFFECT	DO THIS ONCE THE NEW MAPS BECOME EFFECTIVE
Has a mortgage and is not protected by flood insurance...	Purchase a Preferred Risk Policy now and be eligible for "grandfathering."	Keep coverage in force and you will be "grandfathered in," avoiding high-risk rates.*
Does (not) have a mortgage but is protected by flood insurance...	Renew your policy. You can save by having a policy in force.	Continue to renew your policy and you will be "grandfathered in," avoiding high-risk rates.*
Does not have a mortgage and is not protected by flood insurance...	Purchase a Preferred Risk Policy now and be eligible for "grandfathering."	Continue to renew your policy and you'll stay eligible for the standard rate, based on your earlier flood zone, and avoid high-risk rates.

**Note that sometimes using the new maps will result in lower premiums than the grandfathered rates; have your agent check both options*

Post-Preliminary Phase Timeline

Typical Post Preliminary Phase takes approximately 14-20 months to complete





90-Day Appeal Period


- Formal objection to the proposed base flood elevations or flood depths, SFHA boundaries and zones, or floodways.
- Appeals must be based on technical data that show proposed maps to be scientifically incorrect.
- Anyone who makes an appeal must include the method, data and analysis used to support the claim.



Comment

- An objection to a base map feature change such as labels, incorrect roads, jurisdictional boundaries, or any other non-appealable change.
- Maps are always amendable through the FEMA Letter of Map Amendment and Revision processes

www.nh.gov/oep/planning/programs/fmp/coastal-mapping-project



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Tuesday, May 27, 2014

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Coastal NH Floodplain Mapping Project

A resource page about FEMA's revised mapping of the Atlantic Coast and Great Bay watershed area of New Hampshire.

Project Updates

- Changes Since Last FIRM maps for each Community were posted under [Mapping Products](#)
- Presentation slides from the May 8, 2014, Community Coordination Meetings were posted under [Outreach Activities and Materials](#)

Contents

- [About the Project](#)
- [Mapping Data and Methodology](#)
- [Mapping Products](#)
- [Outreach Activities and Materials](#)
- [Additional Resources](#)

Quick Links

- [View Preliminary Maps on FEMA MSC](#)
- Appeal and Comment on Preliminary Maps
 - [FEMA Appeals Guidance](#)
 - [Preliminary Map Checklist PDF](#)
 - [Rockingham County Appeal and Comment Form PDF](#)
 - [Strafford County Appeal and Comment Form PDF](#)

OEP Events Calendar

OEP Events Calendar						
			1	2	3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Coastal NH Project Timeline

Event	Date
Preliminary FIRM Review	April 8, 2014
Community Coordination Meeting	May 8, 2014
End of Appeal Period	2014
Letter of Final Determination Issued	2014
Final Map Review Effective	2014