A Collaborative Approach for Increasing New Hampshire’s Sustainability through the Community Rating System (CRS)

Jennifer Gilbert, CFM, ANFI
NH Floodplain Management Coordinator
National Flood Insurance State Coordinator
Absent Co-Presenters

Ivy Frances, CFM
Chief, Floodplain Management & Insurance Branch
FEMA Region 1 in Boston

Adrianne Harrison
Northeast Regional Program Analyst
NOAA Coastal Services Center at UNH
Presentation Agenda

- Overview of NH
- NH Community CRS Survey & Results
- NH Coastal CRS Pilot Project
Where is New Hampshire?!

You are here
State Motto

NEW HAMPSHIRE

LIVE FREE OR DIE

State Population – 1,316,470
NFIP in New Hampshire

- 214 communities (91%) participate
- 21 communities (9%) do not participate
- 2 communities are suspended
- 4 CRS communities
Number of Flood Insurance Policies in NH between 2005 and 2013
Number of Total Paid Losses in NH between 2005 and 2013
<table>
<thead>
<tr>
<th>Community</th>
<th>Class</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keene</td>
<td>Class 8</td>
<td>10%</td>
</tr>
<tr>
<td>Marlborough</td>
<td>Class 9</td>
<td>5%</td>
</tr>
<tr>
<td>Peterborough</td>
<td>Class 8</td>
<td>10%</td>
</tr>
<tr>
<td>Winchester</td>
<td>Class 9</td>
<td>5%</td>
</tr>
</tbody>
</table>

Average NH CRS Points = 835 (Class 9)
Presentation Agenda

- Overview of NH
  - NH Community CRS Survey & Results
  - NH Coastal CRS Pilot Project
Community Rating System

• NFIP communities rewarded for doing more than is required by the NFIP

• Flood insurance premiums for the community’s residents & businesses are discounted to reflect the community’s work
Goals of the Community Rating System

- Reduce & avoid flood damage to insurable property
- Strengthen & support the insurance aspects of the NFIP
- Foster comprehensive floodplain management
NH Communities CRS Survey

- Are they interested in joining CRS or increasing CRS class?
- What are the major roadblocks?
- What assistance do they need?
- What impact will Biggert-Waters have?
What is the Community’s Knowledge about CRS?
What is the Community’s Interest in Joining CRS?
What are the Major Roadblocks with CRS?
What Assistance would Help Increase Interest?

- Application Assistance
- 1-on-1 Assistance
- Mentoring by CRS Community
- NH CRS User Group(s)
- Other

Percent of Responses
If a CRS Toolkit was available, increase Community Interest in CRS?
Is Biggert-Waters going to increase Community Interest in CRS?
CRS Survey Summary

- More outreach/information is needed
- Assistance is needed
- Biggert-Waters may have an impact
Presentation Agenda

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The Start of a Beautiful Partnership

NH Coastal Adaptation Workgroup
Northeast Regional Ocean Council

• Formed in 2005 by the Governors of the New England states

• To serve as a forum for the development of goals and priorities and address regional coastal and ocean management challenges with creative solutions.
Coastal Hazards Resilience Committee

Current Activities

StormSmart Coasts Network
Developing a resource for New England’s coastal decision makers looking for information on how to protect their communities from weather and climate hazards.

Webinar Series
Sharing coastal hazards resilience tools and resources available to state and local officials.

Municipal Coastal Resilience Initiative
Working with coastal communities to identify resilience solutions.
StormSmart Coasts
National Network Home

Choose Your State
Click to show all

What We Do
StormSmart Coasts is a resource for coastal decision makers looking for the latest and best information on how to protect their communities from weather and climate hazards.

StormSmart Connect
Helping coastal decision makers connect and collaborate.

Live States
Coming Soon
Welcome to New Hampshire StormSmart Coasts!

StormSmart Coasts connects New Hampshire's coastal communities with the tools and information they need to address climate and weather hazards.

Read More
# CRS Credit Summary

## 5-100 points

<table>
<thead>
<tr>
<th>Activity</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintaining an Inventory of Hazard Risks for All Public Property</td>
<td>5 points</td>
</tr>
<tr>
<td>Creating a Post-Disaster Recovery Plan</td>
<td>10 points</td>
</tr>
<tr>
<td>Finding and Using Additional Hazard Information</td>
<td>Up to 15 points</td>
</tr>
<tr>
<td>Sources for Outreach Materials</td>
<td>Up to 30 points</td>
</tr>
<tr>
<td>Creating a Community Master Plan</td>
<td>Up to 31 points</td>
</tr>
<tr>
<td>Sharing Emergency Hazard Information</td>
<td>Up to 38 points</td>
</tr>
<tr>
<td>Protecting Critical Access Routes</td>
<td>Up to 50 points</td>
</tr>
<tr>
<td>Assessing Damage to Buildings</td>
<td>Up to 50 points</td>
</tr>
<tr>
<td>Creating a Disaster Response Plan</td>
<td>Up to 50 points</td>
</tr>
<tr>
<td>Making Hazard Information Available and Accessible</td>
<td>Up to 72 points</td>
</tr>
<tr>
<td>Creating Risk Mitigation Strategies</td>
<td>Up to 100 points</td>
</tr>
<tr>
<td>Keeping New Public Infrastructure Out of Hazard-Prone Areas</td>
<td>Up to 100 points</td>
</tr>
</tbody>
</table>
Risk MAP Coastal NH Project Study Area

17 communities covering 239 square miles (152,720 acres)
NH Coastal CRS Pilot Project

• Highest percent of policies & losses in state
• Most vulnerable communities in the state due to climate change/sea level rise
• New mapping will bring new changes
• The Biggert-Waters impact
NH Coastal CRS Pilot Project

• CRS Outreach Efforts
  – Presentations & workshops

• Higher Regulatory Standards Menu
  – Part of mapping process - ordinance compliance reviews

• CRS Pilot Toolkit
• Work with partner agencies to determine:
  – what data and information is currently available
  – what information can be developed

• Make information available on NH StormSmart Coasts web site - readily accessible to coastal communities
<table>
<thead>
<tr>
<th>A</th>
<th>CRS ACTIVITY</th>
<th>B</th>
<th>CRS Toolkit Ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>PUBLIC INFORMATION</td>
<td>310 - Elevation Certificates</td>
<td>Sample elevation certificate, &quot;Elevation Certificate Reference Guide&quot;, V zone certificate, floodproofing certificate, explanation of verification process</td>
</tr>
<tr>
<td>4</td>
<td>312.a. Maintaining Elevation Certificates</td>
<td>312.b. Maintaining Elevation Certificates for post-FIRM buildings</td>
<td>312.c. Maintaining Elevation Certificates for pre-FIRM buildings</td>
</tr>
<tr>
<td>7</td>
<td>320 - Map Information Service</td>
<td>Handout on how to read flood maps; sample log of inquiries; sample map information letter; sample annual map service notice</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>322.a. Basic FIRM information</td>
<td>322.b. Additional FIRM information</td>
<td>Areas predicted to be susceptible to flooding in the future because of climate change or sea level rise; local drainage problems</td>
</tr>
<tr>
<td>11</td>
<td>322.c. Other flood problems not shown on the FIRM</td>
<td>322.d. Flood depth data</td>
<td>Conveying info about the depth of flooding at different flood recurrence levels from Risk MAP product</td>
</tr>
<tr>
<td>12</td>
<td>322.e. Special flood-related hazards</td>
<td>322.f. Historical flood information</td>
<td>Explaining Coastal A Zones</td>
</tr>
<tr>
<td>13</td>
<td>322.g. Natural Floodplain Functions</td>
<td>330 - Outreach Projects</td>
<td>Information on past flood events and/or levels or high water marks, photos of past flooding; list of links to state and federal website that may have applicable maps (US Fish &amp; Wildlife, state conservation maps, etc)</td>
</tr>
<tr>
<td>15</td>
<td>332.a. Outreach Projects</td>
<td>332.b. Flood response preparations</td>
<td>List of brochures to use, list of locations to place brochures, sample slides for presentations, sample mailing to SFHA residents; sample media kit, sample door hanger, handouts on grant programs; sample pre-flood plan of public info materials and activities ready for next flood</td>
</tr>
<tr>
<td>17</td>
<td>332.c. Program for Public Information</td>
<td>332.d. Stakeholder delivery</td>
<td>Developing a Program for Public Information document on CRS website</td>
</tr>
<tr>
<td>19</td>
<td>340 - Hazard Disclosure</td>
<td>342.a. Disclosure of the flood hazard</td>
<td>Credit only given to communities with a Program for Public Information</td>
</tr>
<tr>
<td>21</td>
<td>342.b. Other disclosure requirements</td>
<td>342.c. Real estate agents' brochure</td>
<td>Sample disclosure form for real estate agents, list of state laws that provide credit (if applicable)</td>
</tr>
<tr>
<td>23</td>
<td>342.d. Disclosure of other hazards</td>
<td>345 - Flood Protection Information</td>
<td>Sample ordinance language for disclosure</td>
</tr>
<tr>
<td>25</td>
<td></td>
<td></td>
<td>Sample brochure</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Prospective buyers of a property are advised of the potential for flooding due to climate change and/or sea level rise</td>
</tr>
</tbody>
</table>
[Community Letterhead]

Date: ______________________

RE: Flood Hazard Information

TO WHOM IT MAY CONCERN:

The property located at: ______________________, also known as ______________________ [legal description if needed] has been located on the city’s Flood Insurance Rate Map (FIRM). The following information is provided:

- Community ID or NFIP number: 123456
- The property is located on panel number: __________. Suffix: _______
- The date of the FIRM index: May 15, 2005.
- The property is located in FIRM zone: ______

The main building on the property:

___ IS located in a Special Flood Hazard Area. The base flood elevation at the property is ________, NAVD. Federal law requires that a flood zone determination be done as a condition of a federally backed grant or loan to determine if the structure is in an SFHA and if so, to require flood insurance. This letter is not to be considered a flood zone determination. It is up to the lender to determine whether flood insurance is required for a property.

___ IS NOT located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

___ A decision about the building’s exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in this city. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions about this letter or about the City’s floodplain management program are welcome at this office by calling 555-123-1234.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

____________________________
Building Official

Figure 320-2. A sample map information record for MI1.
Activity 320 – Map Information Service

Flood Depth Data

• Provide guidance on how to read a Risk MAP flood depth map.
Activity 450 – Stormwater Management

Stormwater Management Regulations

- Dec 2012 – Model Stormwater Standards for Coastal Watershed Communities by Southeast Watershed Alliance
- Determine if these standards meet CRS requirements; if not, modify them to do so
NH Coastal CRS Pilot Project
Next Steps

• **Summer/Fall 2013**
  – Finalize CRS Toolkit Ideas List
  – Work with partner agencies on complying and developing the CRS Toolkit
  – Conduct outreach activities with all communities

• **Winter/Spring 2014**
  – Make the CRS Toolkit available online
  – Continue outreach with select communities
Presentation Agenda

✓ Overview of NH
✓ NH Community CRS Survey & Results
✓ NH Coastal CRS Pilot Project
Contact Information

Jennifer Gilbert, CFM, ANFI
NH Floodplain Management Coordinator
NH Office of Energy and Planning
(603) 271-1762
jennifer.gilbert@nh.gov
www.nh.gov/oep/programs/floodplainmanagement/