

The National Flood Insurance Program (NFIP)

Jennifer Gilbert, CFM

**State Floodplain Management
Program Coordinator**

Samara Ebinger, CFM

Assistant Coordinator



What is the National Flood Insurance Program (NFIP)?

- Created by Congress in 1968
- Voluntary partnership between FEMA and a participating community
- Community adopts floodplain ordinance and enforces through a local permitting process
- NFIP flood insurance is available to all property owners and renters in the community
- 93% (219) of NH communities participate

Benefits of Participating in the NFIP

- All residents and business owners are eligible to purchase NFIP flood insurance
- By enforcing the requirements of its floodplain ordinance, the community reduces potential flood risk and (when a flood does happen) potential:
 - Loss of life
 - Property damage
 - Environmental damage
 - Displacement of residents
 - Disruption of businesses
 - Burden on community infrastructure, services, staff.

FEMA Flood Insurance Rate Maps (FIRMs)

- Municipal officials use them to determine which areas of their community (called Special Flood Hazard Areas or SFHAs) are subject to its floodplain ordinance.
- Lenders use them to determine which properties require flood insurance as a condition of a mortgage or other loan.
- Insurance agents use them to determine flood insurance rates for properties.

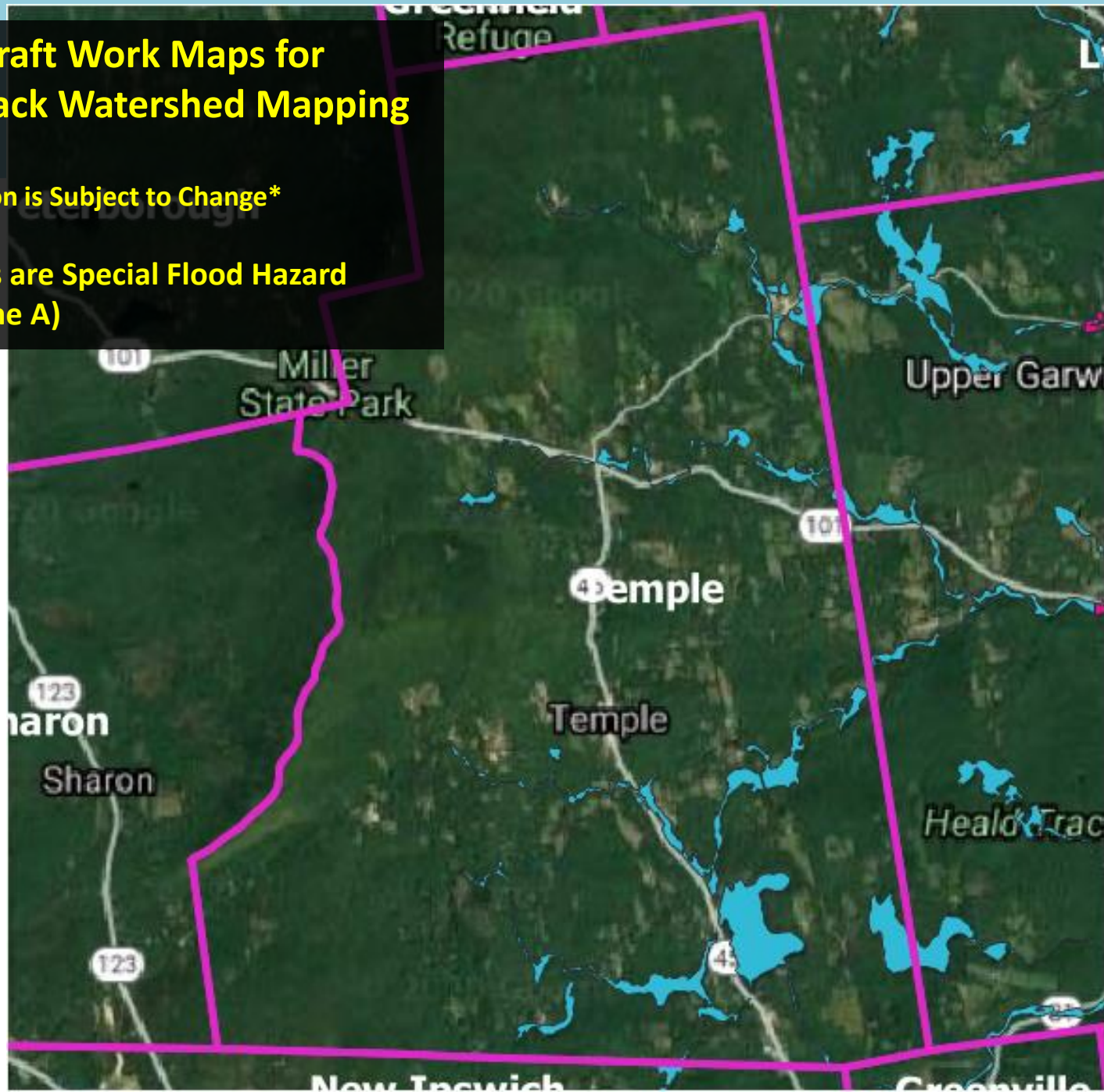
How is Temple Mapped on the FIRMs?

- Current FEMA FIRMs do not include any SFHAs in Temple.
- New FEMA maps are currently under development that will add SFHAs within the town (Zone A) in the future.
 - Preliminary maps anticipated to be issued later this year
 - Map update process takes multiple years
 - Community officials and the public will have an opportunity to comment on or appeal the maps

FEMA Draft Work Maps for Merrimack Watershed Mapping Project

Information is Subject to Change

Blue areas are Special Flood Hazard Areas (Zone A)



NFIP Community Role and Responsibilities

Adopt and enforce floodplain ordinance that meets NFIP minimum standards:

- Ensure that local permits are applied for (for all development proposed in a floodplain).
- Review and process permit applications for floodplain development.
- Ensure floodplain development (including community's) is built according to approved permits and ordinance.
- Maintain records of floodplain development

Communities can incorporate the floodplain permitting process directly into their existing permitting process and use the same community officials.

Considerations for NFIP Communities with No Mapped SFHAs

- Until SFHAs are established, it is up to the community to decide which areas are floodprone (which would determine where the requirements of the floodplain ordinance would apply).
 - Hazard mitigation plan
 - Draft FEMA data
 - Soils mapping
- NH communities with no SFHAs that currently participate in the NFIP: Dublin and Center Harbor.

Flood Provisions in the State Building Code

NH State Building Code (effective 9/15/19) includes:

- International Building Code (IBC) 2015
- International Residential Code (IRC) 2015
- American Society of Civil Engineers, *Flood Resistant Design and Construction* (ASCE 24-14)

The Codes includes flood provisions (applicable in SFHAs) which meet or exceed many of the NFIP minimum standards.

New Flood Provisions in the NH State Building Code for Special Flood Hazard Areas as of September 15, 2019

NEW HAMPSHIRE
OSI
OFFICE OF SPECIAL INVESTIGATION

On September 15, 2019, an updated State Building Code took effect in New Hampshire which includes:

- the 2015 editions of the International Building Code (IBC) and 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 2015 International Code (I-Code) series, as amended by the State.

The new codes include requirements that exceed minimum requirements of the National Flood Insurance Program (NFIP)*.

This fact sheet summarizes some of the key changes to flood provisions in the 2015 I-Codes which are now part of the State Building Code. **Review of all flood provisions of the 2015 I-Codes is strongly encouraged since not all changes are listed.** (See resources on reverse side.)

New Requirements in "A" Zones (Includes Zones A, AE, A1-30, AO)

- For all New Construction and Substantial Improvements of residential structures, the lowest floor elevation must be at least the Base Flood Elevation (BFE) plus 1 foot or the Design Flood Elevation (DFE)**, whichever is higher. (IRC R322.2.1)
- For all New Construction and Substantial Improvements of non-residential structures, the structure must be elevated or protected at least to the BFE plus:
 - 1 foot for Flood Design Classes 1, 2, and 3
 - 2 feet or the 500-year flood elevation, whichever is higher for Flood Design Class 4 (Essential Facilities)or to the DFE, whichever is higher. (IBC 1612.4; ASCE 24-14)

* Your community may have adopted regulations that exceed both NFIP and State Building Code standards (e.g., lowest floor elevation requirements). If so, those more stringent requirements in your community regulations take precedence.

** The Design Flood Elevation (DFE) will either be the same elevation as the BFE or higher if the community has chosen to regulate development in an area that exceeds the 1% annual chance floodplain (e.g., the 500-year floodplain).

Page 1 of 2

What Happens When a Community Doesn't Participate?

- NFIP flood insurance will not be available for purchase.
- Federal disaster assistance will not be provided to repair buildings located in the SFHA (for flood damage).
- Federal grants and loans for development will not be available in SFHAs under programs administered by Federal agencies such as HUD, EPA, and SBA.
- Federal mortgage insurance or loan guarantees such as those written by FHA and Department of Veterans Affairs will not be provided for properties in SFHAs.

Contact Information

Jennifer Gilbert

State NFIP Coordinator

NHOSI

603-271-1762

jennifer.gilbert@osi.nh.gov

Samara Ebinger

Assistant Coordinator

NHOSI

603-271-1755

samara.ebinger@osi.nh.gov

