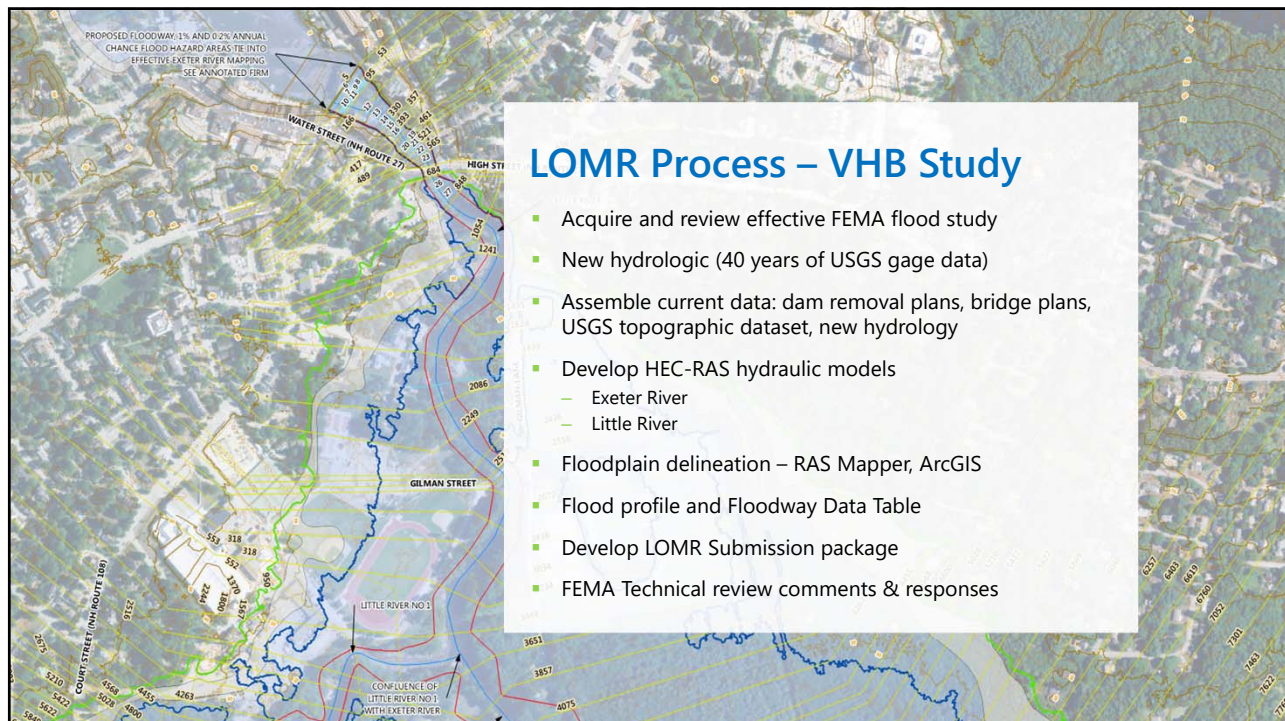


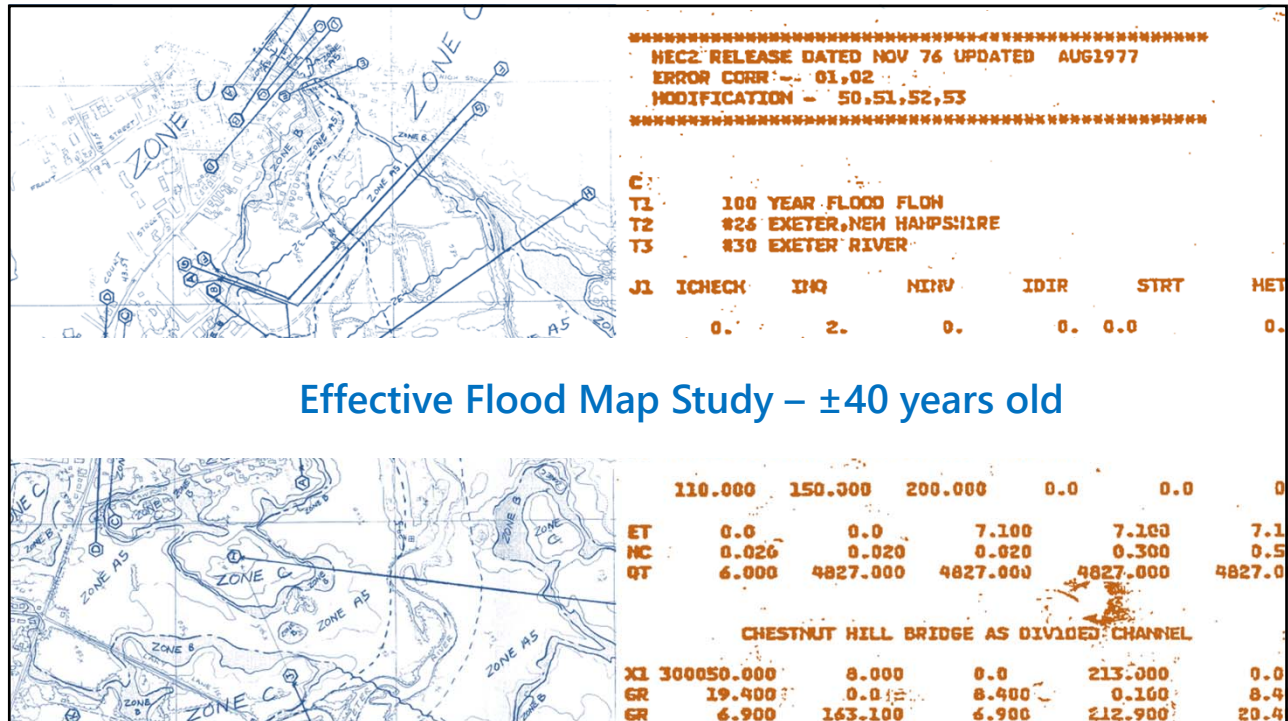
Tonight's Agenda - Flood Map Revisions 101

- Background: Why are flood maps changing?
 - Dam removal
 - Updating outdated data
- Explanation of Federal Emergency Management Agency (FEMA) terminology
 - (SFHA, BFE, Zone AE, Zone X, Floodway, etc.)
- Discussion of flood risk assessment (1% vs 100-year storm)
- Explanation of flood insurance requirements
 - Who must purchase flood insurance
 - Process to dispute or change flood risk determination
- What is Changing? Difference between Effective/LOMR flood risk maps
- Timeline and Next Steps

Background – Why are Flood Maps Changing?

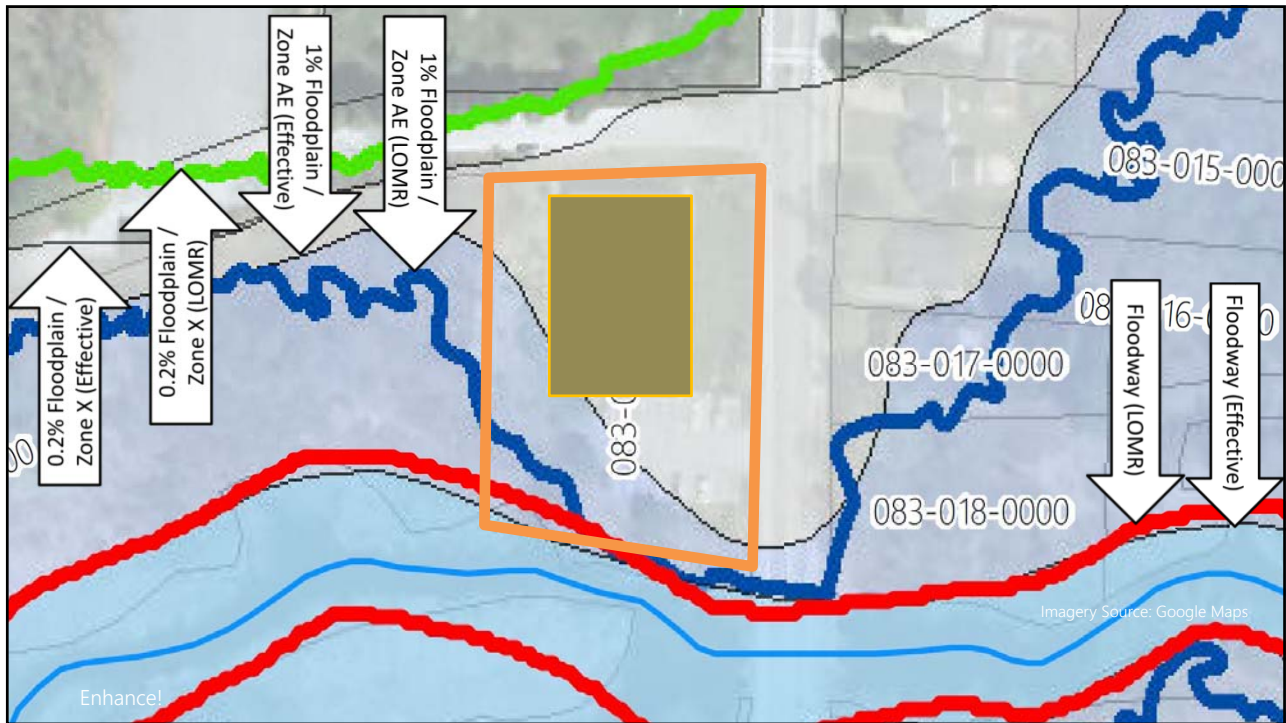
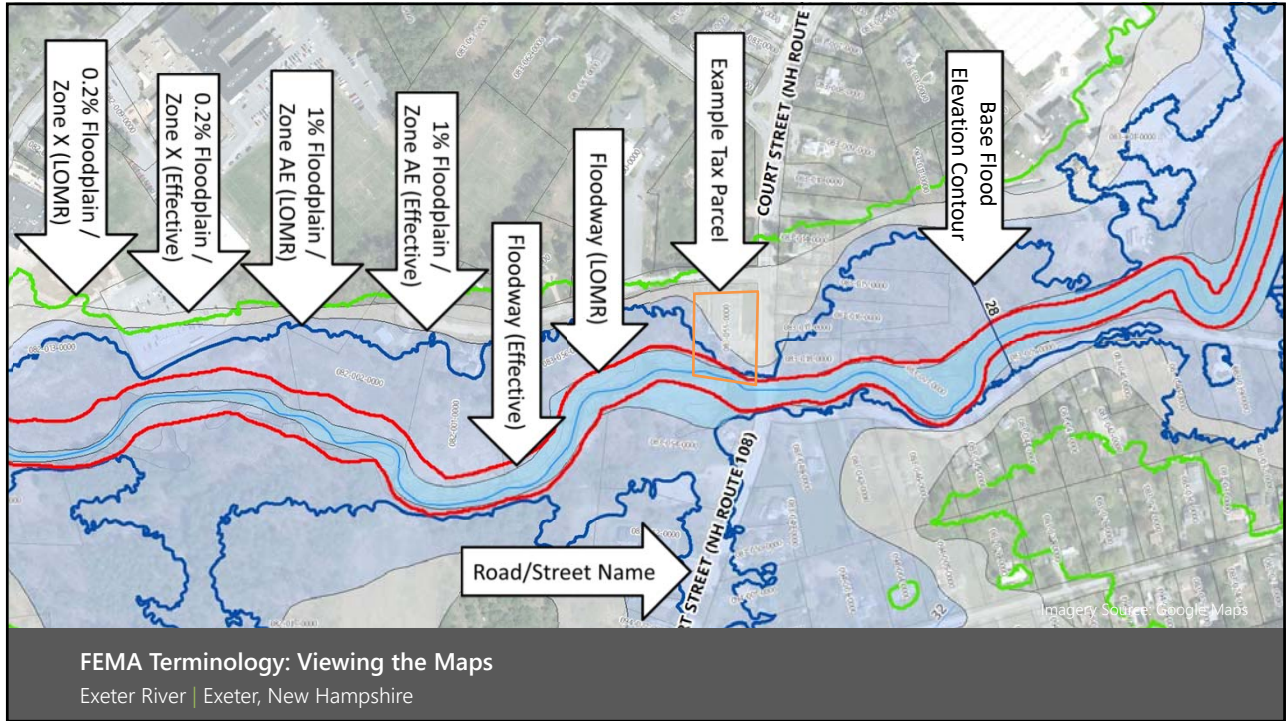
- (October 2016) Dam removal construction completed
- National Flood Insurance Program (NFIP) regulations require documenting change in floodplain elevations/extents following dam removal
- Flood map update process: Letter of Map Revision (LOMR)
 - FEMA administers process
 - Amends official effective NFIP flood maps
 - Flood map changes reflect:
 - Great Dam removal
 - Improved topographic data (LiDAR)
 - Updated climate/weather pattern hydrologic data (USGS river gage records)
- (Concurrent with the LOMR process): Preliminary Flood Insurance Study (FIS) County-wide flood mapping update





FEMA Terminology - Flood Map Revisions 101

- NFIP: National Flood Insurance Program
- FIS: Flood Insurance Study
- FIRM: Flood Insurance Rate Map
- Base Flood / 1%-Chance-Flood / 100-Year Flood
- SFHA: "Special Flood Hazard Area" AKA Flood Zones
 - Zone AE: High-Risk Area (1%-chance-flood)
 - Zone X: Moderate-Risk Area (0.2%-chance-flood)
- Floodway: Protected area reserved for flood conveyance
- BFE: "Base Flood Elevation" (1%-chance-flood)
 - Flood Profile
- LOMC/LOMA/LOMR: "Letter of Map Change"/"Amendment"/"Revision"



Quantifying Flood Risk - Flood Map Revisions 101

- Base Flood / 1%-Chance-Flood / 100-Year Flood
- A 100-year flood is not a flood that occurs every 100 years!
- 1% chance of occurring in any given year
- 26% chance of occurring at least once during a 30-year period



Flood Insurance - Flood Map Revisions 101

- FEMA provides flood maps and data, mortgage lender makes determination of flood risk
- Federal Law: Mandatory purchase requirement
 - Federally-backed mortgages
 - Buildings located in high-risk flood area (SFHA Zone AE)
- Mortgage lenders: potential additional requirements
 - Buildings located in moderate-risk area (SFHA Zone X)
 - Tax parcels (but not buildings) in SFHA

Closing Cost Details

Loan Costs

A. Origination Charges		\$1,802
.25 % of Loan Amount (Points)		\$405
Application Fee		\$300
Underwriting Fee		\$1,097

B. Services You Cannot Shop For		\$672
Appraisal Fee		\$405
Credit Report Fee		\$30
Flood Determination Fee		\$20
Flood Monitoring Fee		\$32
Tax Monitoring Fee		\$75
Tax Status Research Fee		\$110

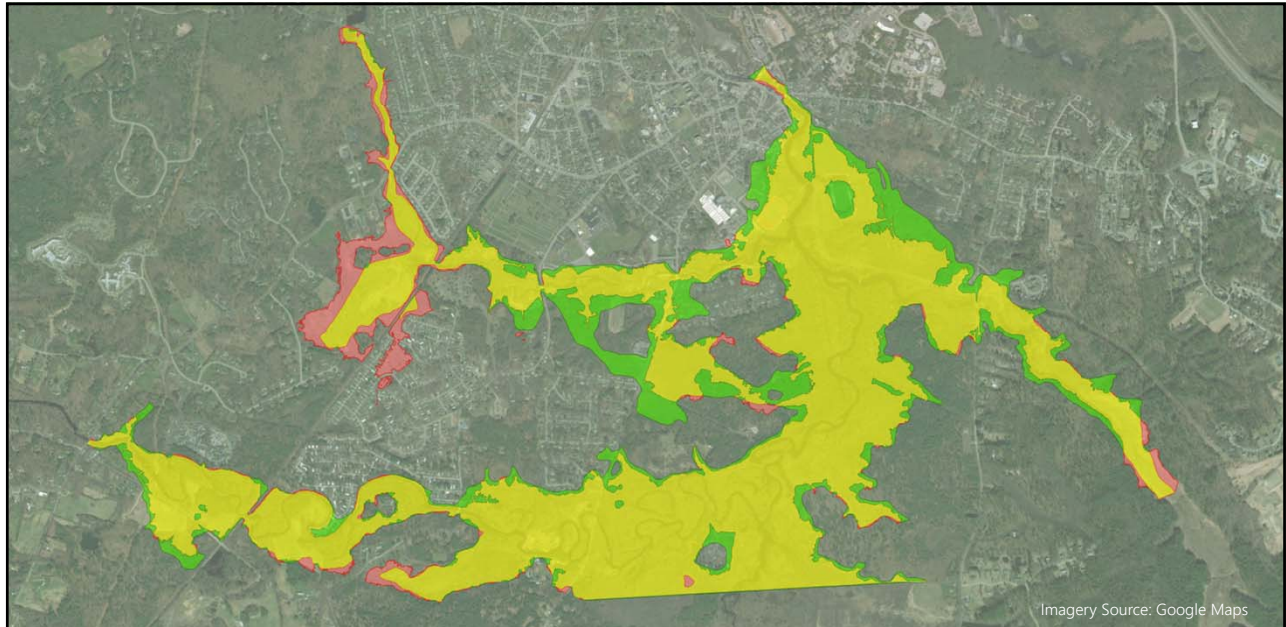
What if You Dispute Your Flood Hazard Determination?

- LODR: Letter of Determination Review
 - The SFHA touches part of your tax parcel, but not the actual house
 - Must submit within 45 days of determination
- LOMA: Letter of Map Amendment
 - Your house is within the SFHA, but the natural ground elevation ground below the house is above the Base Flood Elevation
 - Must be certified by a licensed land surveyor
- LOMR-F: Letter of Map Revision based on Fill
 - You place fill to raise the ground below your house to be above the Base Flood Elevation



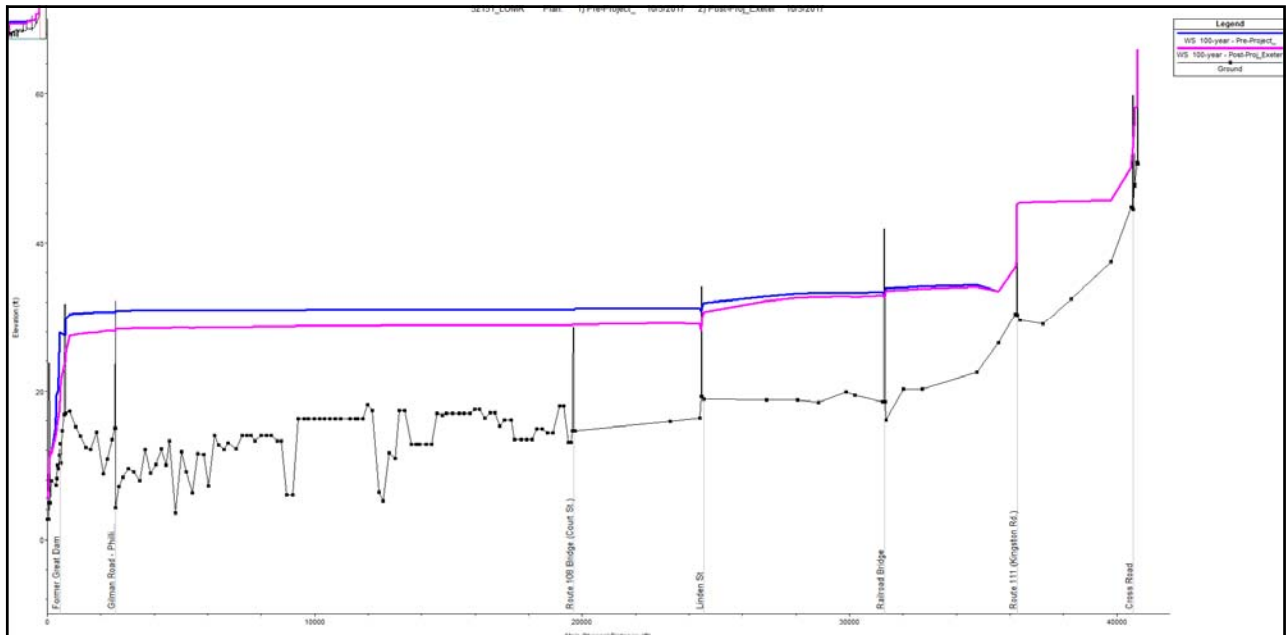
Flood Map Update: What is Changing?

- Exeter River:
 - Reduced flood area upstream of former Great Dam
 - Reduced flood elevations (2-3 ft between Court St - High St)
- Little River:
 - Reduced flood area in downstream portion impacted by backwater from the Exeter River
 - Increased flood area in upstream portion as a result of updated hydrology
- Overall:
 - Reduced/increased flood areas from updated topography



Great Dam Removal LOMR: Overview of Flood Map Changes

Exeter River | Exeter, New Hampshire



Great Dam Removal LOMR: Overview of Flood Profile Changes

Exeter River | Exeter, New Hampshire

Letter of Map Revision (LOMR) Timeline

- (October 2016) – Dam Removal Complete
- (Spring-Fall 2017) VHB prepares hydraulic analysis and mapping for draft filing, coordinating with Town Engineer and Town Flood Plain Administrator prior to for filing to FEMA
- (October 2017) – LOMR filing
- (December 2017) – technical comments from FEMA, VHB response to comments
- (February 9, 2018) – FEMA technical review complete, public notifications required (90-day deadline)
- (May 1, 2018) – Public notifications mailed out
- (May 10, 2018) – Public Information Session ← YOU ARE HERE
- (June-August 2018) – FEMA issues LOMR
- (September-November 2018) – LOMR becomes effective after 90-day appeal period

FEMA Flood Map Service Center (MSC) Search Results for **EXETER, TOWN OF**. The search results show the flood map for the selected area is number **33015C0402E**, effective on **05/17/2005**.

The interface includes options for **DYNAMIC MAP** (PRINT MAP/FIRMS) and **MAP IMAGE** (DOWNLOAD FIRM PANEL). A red box highlights the **Changes to this FIRM** section, which lists:

- Revisions (0)
- Amendments (1)
- Revalidations (0)

Below the search results is a map of Exeter, New Hampshire, showing flood zones (Zone AE, Zone A, Zone X) and the 'AREA OF MINIMAL FLOOD HAZARD'. The map includes a locator map and a legend.

Great Dam Removal LOMR: How to Check Status of Map Revisions
Exeter River | Exeter, New Hampshire

Jake San Antonio, PE | jsanantonio@vhb.com | 617.607.2710

Dave Cloutier, PE | dcloutier@vhb.com | 207.536.2582

Paul Vlasich, PE | pvlasich@exeter.nh.gov | 603.773.6157

Douglas Eastman | deastman@exeter.nh.gov | 603.773.6112

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