

PRESS RELEASE

New Flood Maps to be Released in September

Updated Maps to Increase Safety of Residents and Properties

– On September 25, 2009, new flood maps will become effective for all communities in Hillsborough County. The new maps are part of a larger effort to modernize the nation's aging flood maps to reflect the most current flood risks and areas of recent growth.

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), indicate whether properties are in areas of high, moderate or low flood risk. In reviewing the new maps for Hillsborough County, many property owners may find that their risk is higher or lower than they thought. If the risk level for a property changes, so may the requirement to carry flood insurance.

The average cost of a flood insurance policy in Hillsborough County is \$732 per year, and there are "grandfathering" options offered for properties being mapped into higher-risk areas for the first time. These grandfathering options allow property owners to save *significant* money by locking in their current flood zone. But in order to lock in the zone and the lower rate, payment for the policy must be presented before the map effective date of September 25, 2009.

Hillsborough County residents are encouraged to review the new maps, which are available at the Hillsborough County's city/town halls, the NH Office of Energy & Planning in Concord, and on-line at www.granit.unh.edu/dfirms/. For more information about the new maps, please contact Jennifer Gilbert, Floodplain Management Coordinator, at the NH Office of Energy and Planning at either (603) 271-2155 or jennifer.gilbert@nh.gov.

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Hillsborough County, NH

Flood Maps are Changing... What You Should Know

MAPPING THE RISK FLOOD MAP MODERNIZATION

On September 25, 2009 Hillsborough County, NH enters a new era.

A multi-year project to re-examine flood zones and develop detailed, digital flood hazard maps is nearing completion. The new maps reflect current flood risks and areas of recent growth, replacing maps that are up to 30 years old. As a result, property owners throughout Hillsborough County will have up-to-date, reliable, Internet-accessible information about their flood risk. And owners of several properties will learn that their risk is higher, or lower, than they thought. The purpose of this fact sheet is to make you aware of how the maps are changing and why — and how the changes will affect residents and business owners alike.

Flood Maps: A Risk Management Must

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Hillsborough County.

By showing the extent to which areas of the Hillsborough County are at risk for flooding, flood maps help business and property owners make better financial decisions about protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built.

To ensure that everyone within Hillsborough County has access to the most accurate and up-to-date information about flood hazards, the new maps are available for public view at Hillsborough County's city/town halls, the NH Office of Energy & Planning, and on-line at www.granit.unh.edu/dfirms/.

A Better Picture of Flood Hazards

Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital mapping techniques will provide

more detailed, reliable and current data on county flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

The flood map modernization project is a joint effort between the communities in Hillsborough County and the Federal Emergency Management Agency (FEMA), in cooperation with association and private sector partners.

THE MAP ADOPTION PROCESS FOR HILLSBOROUGH COUNTY

June 24, 2005 — Preliminary maps released

June 7, 2006 — Public information meetings held by FEMA in Amherst and Peterborough

January 29, 2007 — Start of 90-day Public Comment Period (for filing of appeals and protests)

March 25, 2009 — FEMA notifies communities of final map date

September 25, 2009 — Maps become effective

For More Information:

Jennifer Gilbert
Floodplain Management Coordinator
NH Office of Energy & Planning
(603) 271-2155
jennifer.gilbert@nh.gov

www.nh.gov/oep/programs/floodplainmanagement/modernization.htm

Flood Insurance Requirements and Options

When the new maps are adopted, flood insurance requirements will change. However, options exist that will allow property owners to save money while still protecting their property.

IF MAPS SHOW...	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	<p>Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders*. Insurance costs may rise to reflect the true (high) risk.</p> <p>Grandfathering offers savings. The National Flood Insurance Program (NFIP) has grandfathering rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. An insurance agent can provide more details on how to save.</p>
Change from high flood risk to low or moderate risk	<p>Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. Twenty-25 percent of all flood insurance claims come from low- to moderate-risk areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.</p>
No change in risk level	<p>No change in insurance rates. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.</p>

Flood Risks and Flood Zones

Flood maps refer to areas of high, medium or low risk as "flood hazard zones" and the zones of highest risk as "Special Flood Hazard Areas."

RISK LEVEL	FLOOD HAZARD ZONE
High Flood Risk	<p>AE, A, AH or AO Zone. These properties have a 1 percent chance of flooding in any year — and a 26 percent chance of flooding over the life of a 30-year mortgage.</p> <p>VE or V Zone. These properties have a 1 percent chance of flooding in any year and also face hazards associated with coastal storm waves.</p> <p>Insurance note: High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.</p>
Low or Moderate Flood Risk	<p>Shaded X Zone. These properties are outside the high-risk zones. The risk is reduced but not removed.</p> <p>X Zone. These properties are in an area of overall lower risk.</p> <p>Insurance note: Lower-cost preferred rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.</p>

* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

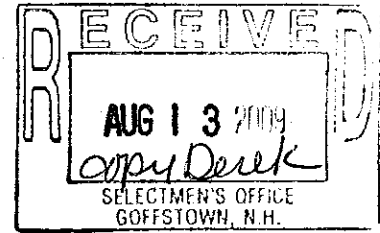
FOR MORE INFORMATION Visit www.FloodSmart.gov for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.



Federal Emergency Management Agency

Washington, D.C. 20472

August 11, 2009



Mr. Nick Campasano
Chairperson, Board of Selectmen
Town of Goffstown
16 Main Street
Goffstown, New Hampshire 03045

Community: Town of Goffstown
Hillsborough County, New Hampshire
Community No.: 330087

Dear Mr. Campasano:

The revised Digital Flood Insurance Rate Maps (DFIRMs) for Hillsborough County will become effective on September 25, 2009. However, we have recently been notified that the official effective information from the Map Service Center may not arrive in your community by that date due to a very condensed schedule. To facilitate ordinance adoption and to provide your community with information that may be used for floodplain management in the event that the official effective information from the Map Service Center does not arrive by the effective date, please be advised that proof copies of the effective FIS report and DFIRM panels are available for review and/or download on the University of New Hampshire's GRANIT website at:

- <http://www.granit.unh.edu/dfirms/Hillsborough.html> (DFIRM panels); and
- <http://www.granit.unh.edu/FIS> (FIS report).

If you have any difficulties accessing the information from the web site and/or need assistance printing the maps for your community, please contact Mr. Chris Phaneuf, by telephone at 603-862-1792, in writing at Complex Systems Research Center, Morse Hall, University of New Hampshire, Durham, NH 03824, or by e-mail at chris.phaneuf@unh.edu.

The information shown on the FIRM has been prepared by the Department of Homeland Security's Federal Emergency Management Agency and reflects the latest hydraulic and hydrologic information available to us for the identification of flooding risks in your community.

For questions about ordinance review, please contact Ms. Jennifer Gilbert, New Hampshire State Floodplain Management Coordinator, by telephone at 603-271-2155, in writing at 4 Chenell Drive, 2nd Floor, Concord, New Hampshire 03301, or by e-mail at jennifer.gilbert@nh.gov. For general questions about mapping issues, please call our Map Assistance Center; toll free, at 1-877-FEMA MAP (1-877-336-2627).

Sincerely,

A handwritten signature in black ink that reads "William R Blanton Jr". The signature is written in a cursive style.

William R. Blanton, Jr., CFM, Chief
Engineering Management Section
Mitigation Division

Enclosures

cc: Derek Home, Zoning Code Enforcement Officer, Town of Goffstown
Ms. Fay A. Rubin, CSRC
FEMA, Region I
NFIP State Coordinator