

# PREPARING FOR CLIMATE CHANGE IN THE SEABROOK-HAMPTON ESTUARY

*GAINING INSIGHTS & CHARTING A COURSE*

## **Workshop #4 – Community Rating System & Municipal Regulations Audit**

**Wednesday, October 8, 2014, 6:00-7:30pm**

**Seabrook Public Library**

These meeting notes summarize questions and answers from between speakers and participants at the fourth Preparing for Climate Change workshop. The two presentations were in response to an interest in “common regulations across the three towns” discussed by participants at workshops 1-3.

### **Presentation: FEMA’s Community Rating System**

Presented by Jennifer Gilbert, NH Office of Energy & Planning

- Why is the average premium for Hampton Falls so high?
  - Because there are so few policies for Hampton Falls the average could be skewed by one expensive house. This isn’t the best number to use. On average the policy is about \$1200.
- Is there anything that is easy to do at the state level that could reduce premiums statewide?
  - As far as the CRS it would be the meeting a uniform credit.
  - There are other regulations that can be implemented statewide like freeboard requirements that help reduce the cost.
- What’s the definition of repetitive loss? There are 40 in Hampton.
  - There is a certain amount of damage to a property, if the same property achieves that twice in a ten-year period it is a repetitive loss.
- Has anyone modeled how much it costs to get to the 45% discount?
  - No. There is only one community, in California, that has achieved the top level.
- So really this only affects and is driven by people who live in the areas and qualify for the flood insurance program.
- Are these statistics about policies and losses available to communities?
  - You have to come to me and I can give you that information, with certain restrictions for privacy protection.
- How does this affect community infrastructure?
  - If they have an NFIP policy they can get the discount.
- Is there a point on repetitive losses where you say no more?
  - There is a higher class for severe repetitive losses but at this point everyone can still get a NFIP policy. There are cases where the policy gets prohibitively expensive.
- Does the NFIP cover 100% of the damage?
  - You have to get at least 80% of the replacement cost worth of coverage.
- How long does it take to get the CRS process through?
  - Communities begin enrollment in May and October so you could potentially get it through by next May. The sooner you start the sooner you get in the queue.
- Do you have any sense of why the NH coastal communities aren’t in CRS right now?
  - I think it’s a combination of the typical reasons (time, public support, staff limitations).
  - Rye was in it for 5 years, and they are in the process of reenrolling.

- In the previous workshops we've talked about how the communities could pool resources. Would it be beneficial to do that in this case?
  - In general it's very specific to each community. But this is why I brought up the Rhode Island users group, to get together and talk about the experience. There are definitely opportunities to work together.
  - Dover is doing the process right now and they are going to make their information and outreach materials available to all communities.
- Is there any way to combine these 4 (Hampton, Hampton Falls, Seabrook, Seabrook Beach Village District) into one effort?
  - Again, it's all very specific to each community. But that is where having a user group or CRS coordinator could help, to distribute the things that common.
- It would be helpful to have the information on how much is paid out. Isn't that money coming from taxpayers?
  - Originally it worked that the premiums paid covered the payouts. Since Katrina the program has been in debt. They are working to get back to even.
- Looking at these numbers, Hampton Falls would not be willing to put resources into this due to number of policies.
- What's the level of effort required and expected on the part of the communities? Who are the people who are taking this on?
  - Town planners, building officials offices, town administrative offices, it depends on the town and what the outreach activities are. There are activities that you don't need to do much with.
  - It has to be reevaluated every 5 years.
  - I recommend you talk to Kim Reed in Rye who has gone through this process.
- Is everyone aware that FEMA has a process where every person who is involved in the flood map can file an appeal?
  - There's not going to be much change. We are in the 90 day appeal period right now where you can submit scientific and technical information to prove that their house is higher than the floodplain. You can currently apply to the 2005 maps. You can't appeal to the new maps until they are released.
  - We just held a workshop last week with many communities and FEMA.

### **Presentation: Municipal Audit as part of the "Tides to Storms" project**

Presented by Julie LaBranche, Rockingham Planning Commission.

- What is your time frame for doing the audit?
  - We are going to do this in November. We'll have profiles for all three communities.
- What's the definition of a 100-year storm?
  - In every year you have a 1% chance of having a storm that qualifies as a 100-year storm.
  - There is a different definition for 100-year storm and a 100-year coastal flood.
- Is that based on historical data? Which will change with climate change?
  - The coastal storms are based on conditions of the ocean in combination with the precipitation event. The precipitation events are increasing. The NH Coastal Risks and Hazards Commission has a science advisory report. It doesn't predict the likelihood of these events but it does say they are likely to increase.
- Is there overlap with this and the CRS program?
  - There is some overlap. It can give you a benchmark for some of the CRS questions. There are areas of CRS we are not addressing (e.g. outreach) but there is overlap in the regulations and land use.

- Is there anybody concerned about cemeteries?
  - We probably will look at those as part of the hazard mitigation plan.
- Is there any place where this information is already available on a chart that we can read easily? If people are going to work together its good to be able to say, “how are we the same and how are we different?”
  - That is what we are working on now. And we’re going to be reporting it with a climate change lens.