

# Hampton Beach Area Commission

## Minutes of meeting on: 2/28/19

This meeting was recorded by Channel 22

This meeting was taped by Channel 22

**Meeting called to order** at 7pm by chair Nancy Stiles, followed by the Pledge of Allegiance



Town of Hampton



NH Dept of Natural and Cultural Resources



NH Dept of Transportation



Hampton Beach Village District



Hampton Area Chamber of Commerce



### Attending:

#### Commissioners:

Nancy Stiles, Town of Hampton and Chair  
Rick Griffin, Board of Selectmen Representative  
Fran McMahon, RPC representative  
Bob Preston, Hampton Chamber of Commerce  
Robert Ladd, Hampton Beach Village District

#### also attending:

Jason Bachand, Town Planner  
Ann Carnaby, meeting assistant

#### Not present:

Dean Merrill, Member at Large and Vice Chair  
Michael Housman, NH Dept Natural & Cultural Resources  
Chuck Rage, Hampton Beach Village District  
Bill Watson, NH Dept. of Transportation

### Public Comment: none

### Appointments:

#### Samara Ebinger, CFM Principal Planner, New Hampshire Office of Strategic Initiatives - Division of Planning

note: PDF's of her presentation slides and a digital copy of the handout she distributed are attached.

her remarks closely followed the 2 attachments included:

note the 3 aspects of flood management in the first attachment

- the FEMA maps are used by the community, by lenders and by insurance agents

- the different Special Flood Hazard Area zones and what they mean

  - A - areas with no designation

  - AE - have some designation

  - AO - have shallow flooding

  - VE - have high risk with waves 3" or higher

- insurance rates and flood insurance depend on the zones the property is in

- Zone X includes all areas outside of the SFHAs above and no flood insurance is required, but one may get a "preferred" rate on required insurance if one has an anticipatory policy now.

- new maps may be available soon: once a letter is issued (expected this spring) the new maps may follow in about 6 months

- SFHA changes expected in Hampton are a mixed bag of random changes along the coast

- the current maps are all available online - link noted in attachment

- attachment titled "How to Compare Preliminary and Effective FEMA Flood Map Information" gives instructions for using the maps

Thomas Young, National Flood Insurance Program Bureau & Statistical Agent, Region 1

- look at the current maps and see if your land touches any of the 8 special risk areas
- the new maps are taking a long time to get made
- talk to your agent about a special policy if you are in the X zone
- if you're now in a flood zone, you may be able to get into a "newly mapped" program and may be able to get "grandfathered" into a "loyal customer program" and then have rates only increase by 15% per year until you reach the current A zone rates
- talk with your agent now
- to clarify, NFIP provides insurance; FEMA provides maps
- in New England most families don't have insurance, which is ok until they sell their house, when there may be penalties unless you can prove the house was not in a flood zone even if the land was
- the NFIP offers 1 flood policy but different forms depending on the kind of dwelling- it can be transferred to a new owner and grandfathering can apply as long as the policy is continuously maintained.
- the community rating system, is determined with FEMA for each community
- since 2012 the banks are making an effort to be in compliance
- there is a private market offering flood insurance which may provide cost savings
- when there are multiple claims on a property, NFIP still has to provide coverage - there may be an increase in costs in the instance of "frequent flooders"

McMahon - what is the municipal responsibility in the VE zone?

Bachand - it already is addressed in Hampton

Preston - if you have a structure built before the new maps should you get an elevation certificate? -

Young - yes, cert valuable, but only if you're in a hazard area, but check with your neighbors - you may be able to get a lower group rate if you and neighbors go in together for a group rate

- other specific conversation ensued

- you can also check with the land surveyors association for questions.

Minutes of Previous meeting:

**Treasurer's report** : no report (Housman)

**Minutes of January meeting:**

approval moved by McMahon, second Preston

**Old Business** none

**New Business**

Stiles reported on:

1. RPC\_MPO meeting she attended with D Merrill, in which she was able to address the group and encourage the RPC/MPO to keep the Ocean Blvd project on the list since the \$8 million available is not nearly enough to satisfy the goals of the project . Jennifer Reczek, of DOT says the project is large enough they have to go out on bid
2. CHAT is a coastal hazards group to look at goals to improve the coordination of efforts re: flood management - Jay Diener is chair - NS asked that they help with the HB Master Plan update, especially in re: grant application
3. displayed a copy of the report titled "Flooding in Hampton" by the Seabrook-Hampton Estuary Alliance - a valuable document

**Next meeting: March 28 7pm**

**Adjourn at: 8:07pm**

motion by: Preston

second: by: Ladd

Vote: unanimous

Respectfully submitted,

Ann Carnaby

meeting assistant

2 PDF attachments