

**FLOODPLAIN NOTICE
PORTSMOUTH PLANNING DEPARTMENT
PORTSMOUTH, NEW HAMPSHIRE**

FLOODPLAIN PROPERTY OWNER:

«Owner_Name»
«Owner_Name_2»
«Owner_Address»
«City», «State» «Zip»

NOTICE IS HEREBY GIVEN that the Planning Board and City Council will be holding public hearings on zoning amendments related to the adoption of the updated Federal Emergency Management Agency (FEMA) flood maps, which become effective on January 29, 2021. As the owner of property that is either entirely or partially within the City’s Floodplain District, you are hereby notified that these amendments will apply to properties located in the Floodplain District and are required by FEMA to keep the City in compliance with the National Flood Insurance Program. This program requires that the City maintain an up-to-date floodplain ordinance to ensure that federal flood insurance policy holders are covered in the event of a flood.

The **Planning Board public hearing** on the Zoning Amendments is scheduled for **November 19, 2020**, starting at **7:00pm** via Zoom Conference Call. The City Council public hearing is tentatively scheduled for December 7, 2020, but will be confirmed in November. Due to the current state of emergency related to COVID-19, the public hearings will be available via the Zoom platform. Provisions will be available for members of the public to participate in the meeting by telephone and/or video conference. You are required to register to join the meeting over Zoom, a unique meeting ID and password will be provided once you register. Registration information will be provided on the meeting agenda when it is posted to the meeting web page <https://www.cityofportsmouth.com/planportsmouth/events/planning-board-meeting-37>. For technical assistance, please contact the Planning Department by email (planning@cityofportsmouth.com) or phone (603) 610-7216.

The proposed Zoning Ordinance amendments required by FEMA are summarized below. The City’s entire Zoning Ordinance can be viewed online at www.cityofportsmouth.com/planportsmouth/land-use-and-zoning-regulations#zoning. Refer to Section 10.620 Floodplain District.

- A. In Section 10.613.10 (a), update the study and map reference dates by deleting May 17, 2005 and adding January 29, 2021.
- B. In Section 10.622.20 – “Terms Defined for the Flood Plain District”, delete the current definition of New Construction and update as follows:

New construction

A structure for which the start of construction commenced on or after the effective date of this flood plain management regulation and includes any subsequent improvements to such structure.

- C. In Section 10.628 – Construction Standards in Special Flood Hazard Areas amend paragraph 10.628.10 as follows by adding the text shown in italics below:

10.628.10 In Zones A and AE, any new construction or substantial improvement *shall be reasonably safe from flooding...*

Additional information related to the FEMA flood maps.

The FEMA flood maps are updated periodically to show a more accurate picture of flood risk. The maps, based on new flood hazard analyses and better topographic data, are important tools that can help protect lives and properties in our community.

If you are receiving this notice, your property *may* be located in a high-risk flood zone (i.e., a flood zone that starts with the letter “A”) on the new maps. We recommend that you review the pending maps to confirm if any insurable building(s) for your property are located in one of these zones using the NH Flood Hazards Viewer (<http://bit.ly/368IBfJ>).

If you have a Federally-backed mortgage or loan and your home or business (or other insurable building) is within the high-risk flood zone, then by Federal law, your lender must require you to carry flood insurance when the new maps become effective. Your lender will officially make the determination of your property’s flood insurance requirement.

There may be cost-saving options available for insurance, some of which may need to be in place before the maps become effective. We highly encourage you to contact your insurance agent at your earliest convenience to learn about your flood insurance options. Be advised that most standard homeowner’s insurance policies do not include coverage for damage due to flooding.

Even if you do not have a mortgage, or if you are a renter, the purchase of flood insurance is still highly recommended. Keep in mind that just 1 inch of floodwater in a home can cause as much as \$25,000 in damage. Visit www.floodsmart.gov to learn more.

If a Letter of Map Amendment (LOMA) was previously issued for your property that removed it from a high-risk flood zone, it may or may not be valid after January 29, 2021. FEMA has re-evaluated each LOMA in the area to determine if it will remain in effect. Property owners with LOMAs are highly encouraged to read FEMA’s fact sheet about this process (<https://rb.gy/v56bl0>) for other important information. Additional information about the Portsmouth map amendments is also available on the City’s web page -- <https://www.cityofportsmouth.com/planportsmouth/floodplain-regulations>.

For general questions about FEMA flood maps, flood insurance, and LOMA revalidation, please contact the FEMA Mapping and Insurance eXchange helpline at 1-877-336-2627 or by e-mail at FEMAMapSpecialist@riskmapcde.com. For questions about flood insurance and specific options available for your property, please contact your local insurance agent.