

Learn Your Property's Flood Risk

Floods can – and do – occur throughout Exeter. And flooding not only occurs in high-risk areas but in moderate-to-low-risk areas, as well. More than 20 percent of flood insurance claims come from property owners who had coverage in moderate-to-low risk area.

The Town of Exeter Planning and Building Departments have a copy of the preliminary flood maps from FEMA for viewing. These maps will provide property owners an opportunity to view what changes they can anticipate when the new maps become effective in Winter 2014/2015. These maps can also be viewed online. Visit www.exeternh.gov and enter FEMA in the Search bar to view the maps and find information on how to use the maps.



Flooding occurs in all 50 states and is the nation's most costly natural disaster. Everyone in Exeter is at some risk.

From Release To Effective Date

The new flood maps will become effective in Late 2014, Early 2015. At that time, the new insurance requirements will take effect. The mapping update process includes a round of community meetings, and a review of citizen concerns. In some cases, a property owner may feel that even though part of the property is in a high-risk area, the structure itself is not in that high-risk flood zone or is elevated enough to not be required to carry flood insurance. Owners who wish to challenge the new designation will need to prove that the structure is sufficiently above the base flood elevation (BFE)*. For more details on the appeals and protest process, visit www.floodsmart.org and review the documents for undergoing a map change under Floods and Flood Risk.

KEY MAPPING MILESTONES

April 2014 – Preliminary flood maps released

May 2014 – Flood Risk Open House

Fall 2014 – Public Meetings on Map Changes

Late Winter 2014/15 – Maps become effective; new flood insurance requirements take effect

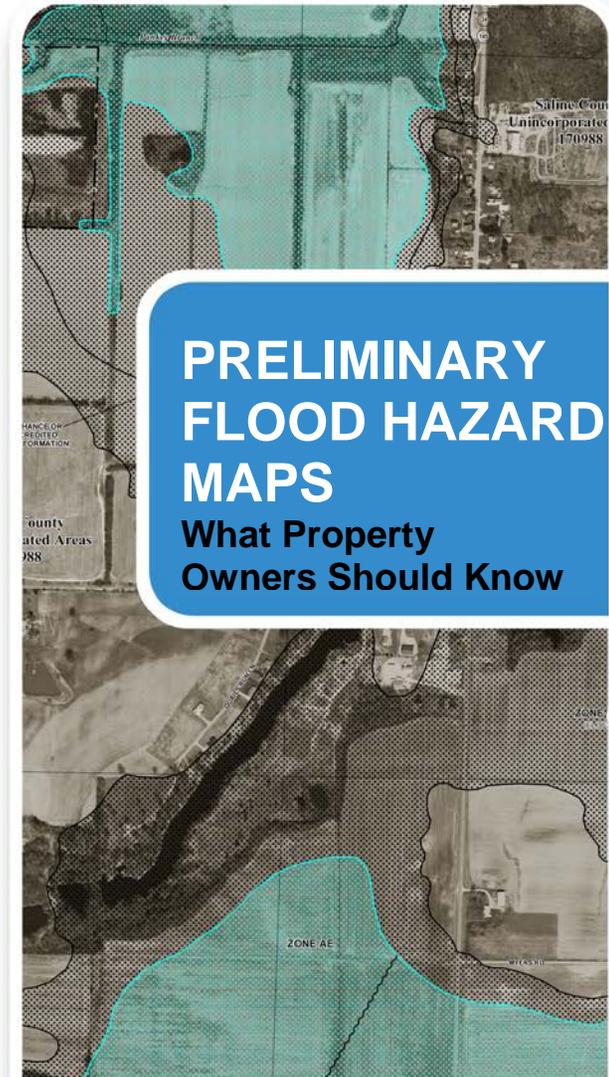
Visit exeternh.gov and enter FEMA in the search bar to see the preliminary maps and learn when map changes take effect

For general information call the Planning and Building Department at (603) 773-6112 **weekdays from 8-4:30.**

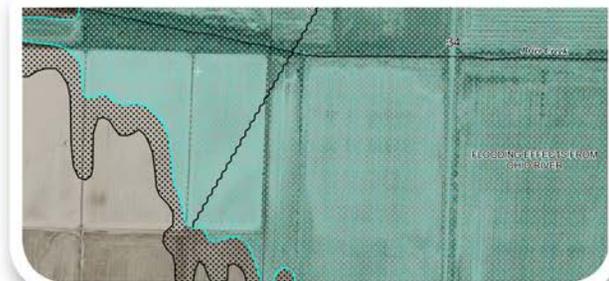
* Date subject to change pending completion of review process

PRELIMINARY FLOOD HAZARD MAPS

What Property Owners Should Know



MAPPING THE RISK



Mapping The Risk

Flooding is a frequent and costly hazard in Exeter and the first step in flood protection is knowing your flood risk.

Flood risks vary from property to property, even in the same neighborhood, and risks can change over time due to erosion, new construction and other factors.

Exeter has received preliminary flood hazard maps from the Federal Emergency Management Service (FEMA). This is an important step in the process for updating the 2005 flood hazard maps currently in effect for our town. The preliminary maps integrate the most current rainfall, elevation and other key data with the last modeling technology to provide the most up-to-date picture of the area's flood risk. Planners, local officials, engineers and builders can use the maps to determine where and how to build new structures and developments. Residents and businesses can use the maps to prepare for the map revisions, learn their risk, and decide the financial steps they need to take to protect against damage and loss.



Flood Maps And Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher or lower, than they thought. If there is a change in your flood risk status, the change may affect what you pay for flood insurance.

Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood. The federal government requires most mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are newly mapped into a high-risk area, the National Flood Insurance Program (NFIP) has cost-saving options to help reduce the cost of flood insurance. Most property owners can purchase a low-cost Preferred Risk Policy for the first two years after the maps become effective and then **after that**, grandfather the lower-risk zone for future rating. Property owners should contact their insurance agent for more details.

IF MAPS SHOW...	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
<p>Change from low or moderate Flood risk to high risk</p>	<p>Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the risk.</p> <p>Preferred Risk Policy (PRP) Extension & "Grandfathering" offers savings. The National Flood Insurance Program (NFIP) has extended the purchasing of low-cost PRP for two years for properties newly mapped into a high-risk zone. In addition, there are "grandfathering" rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Your client's insurance agent can provide more details on how to save.</p>
<p>Change from high flood risk to low or moderate risk</p>	<p>Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. More than 20 percent of all flood insurance claims come from policies in moderate- and low-risk areas.</p> <p>Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.</p>
<p>No change in risk level</p>	<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>

FOR MORE INFORMATION Visit exeternh.gov and enter FEMA in the search bar to view a digital version of these maps. and learn how your part of town will be affected. 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.