



STATE OF NEW HAMPSHIRE

Date of Verification: Spring 2024

The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

State Based Credit

ACTIVITY	ELEMENT	POINTS
430 (Higher Regulatory Standards)	BC1—building codes	46
	LDP3—local drainage protection	10

Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes

The Building Code of the State of New Hampshire is based on the 2018 International Building Code and International Residential Code. The state has also adopted the 2018 International Plumbing Code, International Mechanical Code, and International Existing Building Code. HB 1681 was signed into law on July 1, 2022, which updated the state building codes.

- IBC Chapter 1 and Appendix G are adopted; however, the provisions in Appendix G are not mandatory unless specifically referenced in the adopting ordinance.

According to the state’s [website](#), the codes apply to every municipality and property owner statewide and are the minimum requirements for all buildings and structures. A locality may also adopt local bylaws or ordinances, provided they are more stringent than the requirements of the state codes.

Sources: <https://www.firemarshal.dos.nh.gov/laws-rules-regulatory/state-fire-building-codes>

Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection

New Hampshire’s building code includes the IBC requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community can document enforcement of the positive drainage provisions, 10 points is available.

Citation: Section §1804.4 of the Building Code of the State of New Hampshire

Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
430 (Higher Regulatory Standards)	Other CAZ–Coastal A Zone FRB–freeboard
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS–state dam safety

Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance

State Model Flood Damage Prevention Ordinance

The New Hampshire’s Department of Business and Economic Affairs’ Office of Planning and Development (OPD) is the State NFIP Coordinating Agency. New Hampshire’s OPD has developed three state model floodplain ordinances. The type of model a community adopts depends on the information contained on the community’s flood zones.

<https://www.nheconomy.com/office-of-planning-and-development/what-we-offer/floodplain-management-program>

- Higher standards model text is provided or available on the state's website as a separate document titled "Menu of Higher Floodplain Regulation Standards for New Hampshire Communities" and includes regulatory language for higher elevation requirements, floodplain function preservation, substantial improvement/substantial damage, and other miscellaneous higher standards.

Activity 430 (Higher Regulatory Standards) Element CAZ, Coastal A Zones

In New Hampshire, Coastal A Zones (CAZ) are regulated to V Zone standards with exceptions for stem wall foundations (R322.3.3) provided that the foundation is designed to account for wave action, debris impact, erosion, and scour. Credits under CAZ will be prorated unless the state removes the exception. Verify that the CAZ land area is developable. Credit is only available in areas with buildable lots. If the CAZ is too narrow to be developed, this section of the coast must be removed from the credited area.

Activity 430 (Higher Regulatory Standards) Element FRB, Freeboard

The state's building code includes the IBC Section 1612 requirement that the design and construction of buildings and structures located in flood hazard areas, including coastal high hazard areas and coastal A zones, shall be in accordance with Chapter 5 of ASCE 7 and ASCE 24 which requires at least 1 foot of freeboard. Specialists will verify with each community whether machinery/utilities and ductwork are required to be elevated and/or protected, to determine credit (CRS Manual page 430-13).

- Note the CRS Class 8 prerequisite: The community must adopt and enforce at least a 1-foot freeboard requirement (including machinery or equipment) for all new and SI/SD residential buildings in areas where BFEs have been determined. This includes the replacement of manufactured homes in pre-FIRM manufactured home parks.

Activity 450 (Stormwater Management)

ESC–EROSION AND SEDIMENTATION CONTROL WQ–WATER QUALITY

The Environmental Protection Agency (EPA) New England issues National Pollutant Discharge Elimination System (NPDES) permits in the state of New Hampshire. The NPDES Phase II Program requires all construction activities greater than 1 acre to obtain a MS4 permit. This requirement provides New Hampshire's CRS-participating communities with an additional 10 points.

Source: [NPDES Permits and Compliance | NH Department of Environmental Services](#)

Activity 630 (Dams) Element SDS, State Dam Safety

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be

affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- The NHDES Dams Bureau is responsible for the Dam Safety program. There are 160 High Hazard Potential Dams (HHD) in New Hampshire. Most HHDs have recent Condition Assessments (CA) and Emergency Action Plans (EAP). See: [Dam Safety, Maintenance and Management | NH Department of Environmental Services](#)

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA's Dam Safety](#) Office annually verifies element SDS credit.