

# **Coos County Floodplain Maps**

## **What to Do and How to Prepare**

- It is important to remember that nothing is going to change until the new maps become effective in February 2013.
- The first thing a resident should do is to look at the preliminary maps and determine if their structure/property will be affected.

### **Property Owners with a Mortgage or Loan**

- If the structure is shown to be in the floodplain on the new maps, then it is likely that their lender at some time after the maps become effective will require flood insurance as a condition of the mortgage or loan. The floodplain determination and the requirement for flood insurance are done by the lender. The property owner can consult with their insurance agent about whether purchasing a flood insurance policy before February 2013 will be beneficial. For more information about the lender determination process and flood insurance, see the link to Fact Sheet #4 under Resources on next page.
- If the structure is shown to be out but a portion of the property is shown to be in the floodplain on the new maps, then it is possible that their lender at some time after the maps become effective will require flood insurance. The floodplain determination and the requirement for flood insurance are done by the lender. For more information about the lender determination process, see the link to Fact Sheet #4 under Resources on next page.

### **Property Owners without a Mortgage or Loan**

- If the structure/property is shown to be in the floodplain on the new maps, since there is no lender involved there will be no flood insurance requirement. Although flood insurance should be considered by the property owner.
- If the structure/property is shown to be in the floodplain on the new maps, and the property owner and plans to sell their house or take out a loan or mortgage (i.e. reverse mortgage) in the near future, it is likely that either

the buyer's lender or the property owner's lender will require flood insurance. The property owner can consult with their insurance agent about whether purchasing a flood insurance policy before February 2013 will be beneficial. For more information about the lender determination process and flood insurance, see the link to Fact Sheet #4 under Resources below.

### **Structure or Property on Land Higher than Floodplain**

- If a property owner has a structure/property that is shown to be in the floodplain on the new maps and they believe the structure or property is located on ground higher than the floodplain, they can apply for a FEMA Letter of Map Amendment (LOMA). However, this can ONLY be done when the map shows the structure or property to be in the floodplain. If the current map does not show the structure or property to be in the floodplain, the property owner will have to wait until after the new maps become effective in February 2013. The LOMA process will require a property owner to hire a surveyor who needs to determine specific elevations for the house or property and certify the form. For more information about the LOMA process, see the link to Fact Sheet #4 under Resources below.

**For additional questions or for more information, please contact:**

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### **Resources:**

**NH GRANITView (Select Floodplain (DFIRM) Layer and Aerial option)**

<http://granitview.unh.edu/>

**NH GRANIT – FEMA Digital Flood Insurance Rate Maps (DFIRM)**

<http://www.granit.unh.edu/dfirms/Coos.html>

**Fact Sheet #4 – Lender Floodplain Determination and Flood Insurance Purchase Requirements (including an overview of the Letter of Map Amendment process).**

[http://www.nh.gov/oep/programs/floodplainmanagement/fact\\_sheets.htm](http://www.nh.gov/oep/programs/floodplainmanagement/fact_sheets.htm)