

## Substantial Improvements

Be aware that if your property is in the floodplain and your home is substantially improved, the entire building must be brought into compliance with the current floodplain regulations. "Substantial improvement" is defined as any reconstruction, rehabilitation, addition, or other improvement to a structure, the cost of which equals or exceeds 50 percent of the market value of the structure either before the start of construction, or before the damage occurred if the structure is being repaired. Improvements necessary for the sole purpose of complying with federal, state, or local health, sanitary, or building codes, are not considered substantial improvements.

Planning Department staff can provide more information about permitting for improvements of structures within the floodplain. In certain cases, an elevation certificate will be required in order to determine whether the structure is subject to flooding. The property owner is responsible for hiring a surveyor or engineer to prepare the elevation certificate.



## Important Websites

NH Office of Energy & Planning -  
[www.nh.gov/oep/planning/programs/fmp/index.htm](http://www.nh.gov/oep/planning/programs/fmp/index.htm)

NH Cooperative Extension Service -  
[extension.unh.edu/articles/Flood-Links](http://extension.unh.edu/articles/Flood-Links)

Federal Emergency Management Agency -  
[www.fema.gov](http://www.fema.gov)

United States  
Geological Survey -  
[www.usgs.gov](http://www.usgs.gov)

National Weather Service -  
[www.weather.gov](http://www.weather.gov)

National Oceanic  
Atmospheric Administration -  
[www.nws.noaa.gov](http://www.nws.noaa.gov)

Association of State Floodplain Managers -  
[www.floods.org](http://www.floods.org)

National Flood Insurance Program -  
[www.floodsmart.gov](http://www.floodsmart.gov)

## Contact Information

Department of Planning and  
Community Development  
City of Dover, NH  
288 Central Avenue  
Dover, NH 03820  
Phone: (603) 516-6008  
Web: [www.dover.nh.gov](http://www.dover.nh.gov)  
Twitter: @DoverNHPlanning



## Be Prepared for Storms

Severe storms are a part of life in New England. Taking a few steps to be prepared can keep you and your family safe.

- Have extra blankets on hand.
- In cold weather, ensure that each member of your household has a warm coat, mittens or gloves, hat and boots.
- Use a large plastic box to make a "Storm Kit," label the kit, and have it easily available. Place the following items inside:
  - ✓ Battery-powered radio
  - ✓ Flashlight and extra batteries
  - ✓ Canned food, dried foods, and a non-electric can opener
  - ✓ First Aid supplies & any essential medicines
  - ✓ Bottled water
  - ✓ Candles and matches
  - ✓ A windup or battery-powered clock
- Prepare a list of emergency phone numbers and keep them close at hand.
- Cordless phones do not work when the power goes out. Keep a corded phone or cell phone for use during power outages. Keep your cell phone charged.
- If you rely on a well pump for drinking water, plan ahead for where you will get your water when a power outage occurs. Never store water in metal containers. Use glass or plastic, and boil the water if possible.

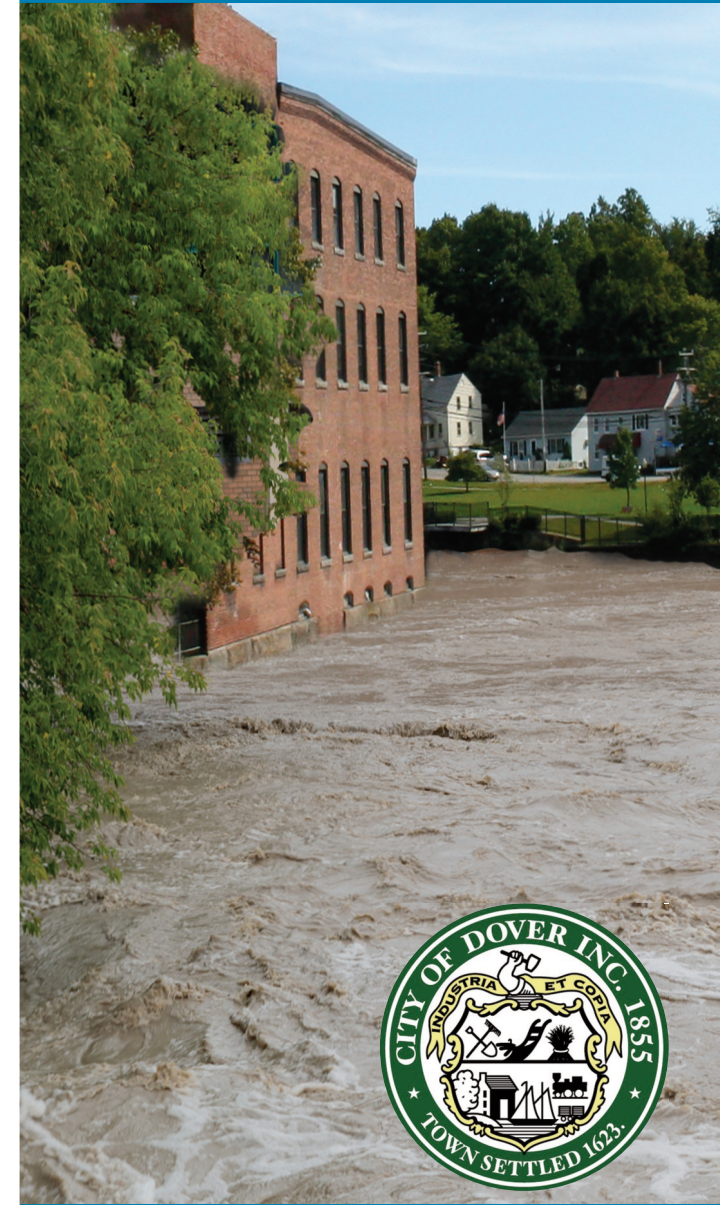
## Driving Flood Facts

- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be quickly swept away.
- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling. If your vehicle stalls, leave it immediately and seek higher ground.
- A foot of water will float many vehicles. Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUVs) and pick-ups.

Department of Planning and Community Development  
City of Dover, NH  
288 Central Avenue  
Dover, NH 03820

# FLOOD INFORMATION

What you need to know  
about floodplain management



CITY OF DOVER, NH  
DEPARTMENT OF PLANNING  
AND COMMUNITY DEVELOPMENT



# Floodplains & You

The purpose of this brochure is to raise awareness about the City's floodplain management program and to provide our property owners and residents with the basics of what they need to know. We hope you will find this information helpful.

The City of Dover participates in the National Flood Insurance Program (NFIP). By participating, the City's property owners and residents are eligible to obtain flood insurance through the NFIP. Residents in non-participating communities can sometimes purchase flood insurance in the private market but it is more costly and more difficult to obtain. Participation in the NFIP requires that the City have and maintain certain minimum requirements for development in the City's floodplains.



## What Is a Floodplain?

A floodplain is a low and flat area located next to a river, lake, or ocean that is periodically flooded. Floodplains play a valuable role in providing natural and beneficial functions to the City of Dover. Water quality is improved through the floodplain's ability to filter nutrients and impurities from runoff. In addition, these areas provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitats, support a high rate of plant growth, and help to maintain bio-diversity and the integrity of different ecosystems.

Floodplains also provide greenspace which protects streams from development and forces of erosion. When waterways rise, floodplains serve as flood storage, temporarily holding floodwaters until they abate. This decreases flooding that occurs downstream. The City's floodplains are primarily located adjacent to the City's waterways including the Bellamy, Cochecho and Piscataqua Rivers.

Regulating development in the floodplain has multiple benefits. It protects the natural functions of the floodplain; it prevents loss of life and property damage with minimum building regulations, and it provides compensation in the form of flood insurance in the event of a loss. In addition, robust floodplain management helps to further the City's goal of preparing for, and adapting to, the sea level rise that is expected as a result of climate change.

## Flood Hazard Areas

The City's floodplains are shown on Flood Insurance Rate Maps (FIRMs) which are prepared by the Federal Emergency Management Agency (FEMA) and adopted by the City. The floodplains are identified on the FIRMs as Special Flood Hazard Areas (SFHA). The SFHA is defined as the **area which is subject to a one percent (1%) chance of flooding in any given year.** Information on whether your property is in a SFHA can be obtained by visiting or contacting the Department of Planning and Community Development.

## Preliminary Maps

The current FIRMs are dated May 17, 2005. However, in the spring of 2014, FEMA released preliminary FIRMs for review by the City and the public. These preliminary maps are available for inspection at the Department of Planning and Community Development.

It is anticipated that these new maps will become effective in late 2015 and will replace the current maps. Although the proposed changes are limited, there are a number of properties that are currently in the floodplain that will be removed from the floodplain once the new maps are effective, and likewise, there are a number of properties that are not currently in the floodplain but will be.

Plot plans depicting the location of your property with respect to the existing (2005) floodplains and the preliminary (2015) floodplains are available upon request from the Planning Department.



Dover Flooding 2008



## Floodplain Approval Requirements

The City's regulations for development in the floodplain can be found in Chapter 113 ("Floodplain Development") of the Code of the City of Dover. Always be sure to check with the Planning Department before attempting to develop or alter your property in any way. All development in the floodplain —

not just building construction — requires approval. Chapter 113 defines development as, "any man-made change to improved or unimproved real estate." Therefore, whether you are constructing a new home or whether you are installing a mailbox post, if your activity is taking place in the floodplain, it is regulated by Chapter 113 and must receive prior approval from the Planning Department (in addition to any other permits that might be required at the state and local level).

## Flood Insurance

If you already have flood insurance, be sure to check your policy and talk to your insurance agent to ensure you have adequate coverage for both the building and its contents. If you do not have flood insurance, talk to your insurance agent. You should know that your homeowners' insurance policy will not cover losses due to flooding. However, because the City participates in the NFIP and has adopted a strong floodplain management program, our property owners and residents are able to obtain NFIP flood insurance. The purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan to purchase property or to build within the floodplain.

Even if you have not been flooded in the past, the next flood could be worse. There is a 30-day waiting period before flood insurance coverage becomes effective, so be sure to plan ahead. Do not wait until a flood is predicted before purchasing flood insurance. More information about flood insurance can be obtained from your insurance agent.