

Town of Tamworth

Planning Board

*** draft PLANNING BOARD Work Session MINUTES ***

April 19, 2012

Meeting was called to order at 10:30 am at the Town Office

Members Present: Dom Bergen Chairman, Becca Boyden, David Little, Steve Gray, Skip Nason

Members Absent: Nicole Maher-Whiteside, Jim Hidden

Alternates Present: Pat Farley

Alternates Absent: Tom Peters, Dave Cluff, Peter Vanderlaan.

John Roberts and Bob Abraham, Selectmen, were also present.

Jennifer Gilbert was present to answer questions about the maps for the Floodplain Ordinance. Comments by Jennifer will be marked by JG throughout this document.

JG – Once we have an effective date for the new maps, the Selectmen will be asked to approve the maps, then change the ordinance. The new maps will be effective in 2013.

David Little (hereinafter referred to as DL) – presented questions on definitions that are in the floodplain ordinance. There are 6 incidences of definitions for words that are not used in the document. Can we eliminate aliases and replace with current language. “Special Flood Hazard Area” is the term that we should be using.

JG – do the changes and send to her for review

DL- what is a “Risk Premium Zone”? These should be included in the definitions and the maps.

JG – Zones on the maps that determine premiums. Zone A and AE are 100 year floodplain and are high risk. Zone X is outside the 100 year flood plain and are low risk. National Flood Insurance is still available. Insurance companies use FEMA's maps to determine premiums.

DL – In section 5.G.3, what is “floodway data” for zone?

JG – If the State or another agency has done a study and developed a floodway, the town must determine if it exists, and if so, the town must use it. This could be made by the Army Corp, DOT, etc.

The Town should check with Jennifer Gilbert to see if there have been any projects done that may have completed one of these studies.

JG – Regulatory floodways only exist when FEMA has determined the floodways.

DL – Section 5.G.4, if Zone A doesn't have to have base flood area determined, how will you show it has been increased?

JG - Zone A is a mistake in this section. It should remain just Zone AE.

DL - Section 5.H - replacing with Zone A and AE - Selectmen need to establish 100 year flood elevation.

JG - done with Zone AE, this was in section H1. This is another error. Older maps showed zone A with #s. New maps show just A. Change the wording to Zone A.

DL - in H it states that the Selectmen determine the 100 year flood elevation. In H2 they are required to develop it if it doesn't exist.

JG - This is only if the area is greater than 50 lots or 5 acres. This section needs to be in the Subdivision Regulations.

Paul King (PK) comments that the 50 lot/5 acre may apply to Site Review

JG - Insurance companies look for base flood elevations on maps, but will not be looking at the Subdivision Regulations.

DL - MAPS - Aerial maps are less than useful for this town. How do you determine the Zones from these maps?

JG - This was a nationwide effort by FEMA which uses aerial maps. They are more precise in most situations. An appeal is in place for the Bearcamp River. In general, comments can be received now. There is a 6 month period for adjustments. There are 5 communities that did not go to Town Meeting with the ordinance changes. There is a good chance that these maps will not be effective in January and there could be a delay.

DL - Can't see regulatory floodway on the map.

JG - sees definition in the key, doesn't see any areas on this map.

Becca Boyden asks if floodway and regulatory floodway are the same thing.

JG - yes

DL has superimposed the flood map over contours, and did a presentation. Flood plains don't seem to coordinate with elevations, etc.

PK - doesn't feel that they contour data added in is accurate.

DL - added 10' contours. There are currently 100' contours on the map.

DL - what is the best way to represent areas of concern, and places on the maps that are not credible?

JG - send snapshots of the presentation (problem areas) and she will forward them to the project manager for review.

JG - Zone A areas are usually based on prior flooding, soil types, and USGS map delineation

Becca - This map as proposed does not reflect scientific realism on the ground. We would not take a flawed ordinance to the community then attempt to repair the maps later.

Sam Martin - If you have land in Zone A, how does FEMA determine your rate for insurance with no elevation?

JG- Insurance is based on the lowest floor and the highest point of structure on the property.

Steve Gray – Are there towns in the county that have not been mapped?

JG – Yes, Hart’s Location . If the property owner is in Zone A , there is an appeal process for map amendment. The owner can hire a surveyor and submit the information to FEMA. They determine the Base flood plain elevation for that structure. There is a 30 day determination.

PK – Costs for insurance are extremely high. The cost of the work is minimal. Elevation certifications can be done.

Bob Abraham – what can we expect after submitting our concerns?

JG – this is up to FEMA

Becca – FEMA doesn’t have the manpower to correct. 1970 map data collection is unknown. Do we exploit our volunteers to get information, only to discover that concerns won’t be heard by FEMA?

Bob – feels that this mapping is a done deal and nothing will be changed.

JG – they are not likely to correct much on the maps.

Jennifer is not able to tell us what soil criteria is used for updating the maps. She is not sure that they still use soils to do this. FEMA’s focus is on the coast right now.

PK – How can we get rid of Zone A?

JG – You can’t

PK- What if the town decides not to have Zone A?

JG – You have to regulate Zone A

PK – What are the consequences?

JG – NFIP will not be available to homeowners. They would have to insure through the private market.

PK – How many don’t participate?

JG – 22 communities in the State

PK – do citizens have trouble getting insurance?

JG – Lenders require it, and private insurance is expensive.

PK – How many communities have been kicked out for not having Zone A

JG – FEMA would look at suspension

PK – Are towns kicked out based on not revising?

JG – two communities are suspended for not adopting in the 80s. You must have Zone A to be included.

Becca – would you be removed if you only used zone AE?

JG – yes. Lenders are not required to require flood insurance. It is their choice by business practices. FEMA repair monies are affected by nonparticipation.

John Roberts – are all FEMA monies affected by nonparticipation?

JG – yes. Following a disaster there is FEMA public assistance money available. Mitigation grants cover regular updating.

PK – how can we have FEMA recalculate Zone AE on the Bearcamp now that there is a stream gauge?

JG – Some work has been done on the Bearcamp River. Changes were made to the 100 year profile. It was corrected to match the elevation zone. For them to include, a new engineering study would have to be done.

Jennifer will add this to the database, but they will choose when they are going to address it.

PK – If we drop Zone A, we could be suspended from the National Flood Insurance Program...was this what Jennifer said?

JG – confirmed

JG distributed flood claim information for Tamworth.

Becca made a motion to adjourn at 12:31 pm. Skip seconded. APPROVED

Respectfully submitted,

Melissa Donaldson

Planning Board Clerk