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## Coastal Hazards Adaptation Team (CHAT) Work Session #13

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Tuesday, February 18, 2020

3 PM – 5 PM

Hampton Town Hall Meeting Room

### NOTES

**Participants:** Jay Diener, Rayann Dionne, Jason Bachand, Jennifer Hale, Stephen LaBranche, James Waddell, Debra Bourbeau, Mark Olson, Barbara Kravitz

**Absent:** Bryan Provencal, Nancy Stiles, June Black, Tom Bassett, Steve Belgiorno, Bob Ladd,

**Staff:** Kirsten Howard, Elizabeth Durfee

Ms. Durfee began the meeting at 3 PM and introduced the members and visitor, Dean Merrill of Tobey & Merrill Insurance

1. Guest speaker: Dean Merrill, Tobey & Merrill Insurance

Mr. Merrill was asked to give the Team a presentation on flood insurance. Mr. Merrill went over the basics of insurance requirements, purchasing insurance and adding additional layers of protection as well as flood insurance claims and how they are regulated.

Mr. Merrill noted often prospective buyers learn the home is in a flood zone when purchasing and it is required from the lender. Purchasing a home that currently has no mortgage and therefore no requirement for insurance can come as a shock to the buyer when they find out their lender requires coverage. Insurance policies can reflect a grandfathered rate if transferred from the previous owner. Costs vary and extra layers of protection can be purchased. Flood maps change from time to time and a homeowner would not often be asked to buy insurance by their lender if the map changes during the life of the existing loan.

Mr. Merrill explained the use of an elevation certificate, which identifies the elevation of a home or other building. Elevation certificates cost approximately \$1,000, which is more than in other areas of the country. Obtaining an elevation certificate can help keep the cost of insurance down. However, because insurance premiums are risk-based, an elevation certificate that shows that a building's elevation is lower than the base flood elevation may not result in a lower premium. In this situation, lifting the house would help the homeowner secure a decent rate.

Mr. Merrill indicated claims can be tricky with residential policies paying a maximum of \$250,000, which doesn't cover things like decks and finished basements but would cover furnace, washer and dryers. Mr. LaBranche noted additional coverage can be purchased privately and will often cover things the flood insurance policy won't cover. A disaster

declaration would need to include neighboring property damage, not just damage to the insured residence.

Ms. Dionne discussed some flood proofing measures such as proper exits and vents. Mr. Merrill noted a garage under would not be considered a proper exit. Mr. Merrill noted there is often a 30-day waiting period if purchasing a policy outside of the loan requirement. Policies can range from \$600-\$21,000. Premiums have gone up substantially in past years because the claims come from the same national bucket, regardless of where flood events occur. FEMA is currently \$24 billion in the hole.

The Team thanked Mr. Merrill for his presentation and congratulated Tobey & Merrill on 100 years in business.

## 2. Approve meeting notes from January 21, 2020

Mr. Diener motioned to approve the January 21, 2020 meeting minutes as amended. Ms. Dionne seconded the motion. A vote was taken. Ms. Hale and Mr. Olson abstained. Approved 7-0-2.

## 3. Vote on posting meeting minutes online (SHEA's website)

Ms. Durfee asked if the Team would like to have all of the minutes posted online on the SHEA website, or just those from 2020.

Mr. Waddell motioned to post the previous and current meeting minutes on the SHEA website. Mr. Olson seconded the motion. A vote was taken, all were in favor, the motion passed unanimously.

Ms. Kravitz recommended the minutes would have more legitimacy with the members last names included. The Board agreed to add the last names to the meeting minutes going forward.

## 4. Upcoming events

The SHEA Floodsmart Roundtable will hold a presentation on Flood Safety & Emergency Preparedness on March 12, 2020 from 6:30 PM to 8:00 PM at the Hampton Beach Fire Station, 2<sup>nd</sup> Floor Meeting Room, 119 Brown Ave. RSVP to [info@shea4nh.org](mailto:info@shea4nh.org). Presenters will include members of the Hampton, Hampton Falls and Seabrook Emergency Management Teams.

Ms. Howard indicated she is hosting a webinar viewing on February 27, 2020 at 2:00 PM in Hampton entitled "Make it Personal Getting Vulnerable."

On Friday, February 28, 2020 from 7:15 AM to 11:45 at the U-Mass Club there is a forum on "Underwater Underwriting: Flood Insurance in the Age of Climate Change." To register: [climateadaptationforum.org/event](http://climateadaptationforum.org/event)

## 5. Flood Updates

Mr. LaBranche sent a link recently concerning Miami Florida related to what other communities are doing, such as building walls.

Ms. Hale discussed the Deliberative Session and feedback from the public, some of whom spoke against putting money to address flooding and not wanting to pay for what they considered other people's problems and some owners expressed that they own it and deal with it because they like the view. Others felt you can't block Hampton from the ocean and feel retreat is the best option. Ms. Hale noted it is important to keep momentum going.

Mr. LaBranche noted people have asked for funding before, then asked for more funding and were not seeing anything done and don't want to keep asking until they see something.

Ms. Bourbeau added the concern that the water has to go somewhere. It needs to have coastal-wide communication and sharing of ideas so that one problem fixed in one community doesn't cause another somewhere else.

Ms. Hale added they are getting better data from Woods Hole and are re-arranging the contract.

## 6. CHAT Recommendations Discussion

Ms. Durfee asked the Team if they were prepared to bring recommendations forward to municipal boards and engage residents or whether additional information is needed.

Ms. Hale noted the language of the recommendation is important such as recommending the Town pursue a study to investigate something further.

Ms. Hale discussed the recommendation that the Town complete the vulnerability process, developing construction in these areas and the function of porous pavers. Grandfathering is not helping. Planning and Zoning should define redevelopment in flood prone areas. Site Plan regulations need to address stormwater management.

Mr. Bachand noted that the Planning Department is working on the coastal and vision portions of the Master Plan.

Ms. Kravitz recommended gathering scientific and technical data from sources such as UNH and reaching out to other places who have dealt with these issues such as Amsterdam and the Battery area of NY. Ms. Kravitz agrees it is important to have the cooperation of the 17-mile

coastline. Having case studies and a regional approach. Ms. Durfee indicated the Team could email their adaptation recommendations.

Mr. Olson discussed the recommendation of acquiring property and having a funding source for that as well as off-site mitigation. Identify other areas that need to be improved. Have a pool of funds to build upon and trade off. Mr. Olson used the change to underground tunnels in Boston and related how divided the communities were when there were different areas set off from one another with these barriers and recommended considering the trade-off, who gets impacted. This home has a view, another has a view of a wall.

Mr. Diener noted the Town has no plans to take over anyone's property but discussed hazard mitigation grants and 75% reimbursement of market value for sale with it being the property owner's decision.

Ms. Dionne noted it would be nice to have a list of goals and accomplishments for 2020.

Ms. Kravitz agreed and referenced the \$50,000 Warrant Article. That's real and there is funding behind it.

Mr. LaBranche referenced three Warrant Articles to do with flooding that allows the Town to be the conduit. It is extremely important that people pass the Warrant Article. The Mother's Day Flood affected homes and businesses all over Town.

Ms. Durfee handed out a Six-Month Schedule for Developing Recommendations & Conducting Public Outreach for review and comments.

The next CHAT meeting on March 17<sup>th</sup> would continue discussions about guest speakers, public meeting objectives, and survey questions. The first of three proposed public meetings is recommended for April to introduce CHAT and its purpose, goals, and accomplishments to date. The meeting would be 2-3 hours depending on whether the Team wanted to do two or three public meetings.

Ms. Durfee recommended the first hour of the first public meeting in April be spent introducing CHAT and reviewing the flood survey results and the second hour would be a sticky-dot survey to engage the participants. Mr. Waddell noted Rec did a phone survey which showed up on the screen and graphed out the results right away. Also refreshments should be provided. Ms. Hale asked if Wi-Fi were available to do the phone survey. There is also a remote button survey with a rented pre-programmed clicker.

Ms. Dionne recommended members email their ideas for speakers to Mrs. Durfee right away so there is time for planning.

Ms. Durfee recommended having public input which would make recommendations stronger before final recommendations are brought forward.

Ms. Kravitz noted the beach by the State Park is planting seagrass which creates a berm over time. Ms. Howard recommended having Alison Eberhardt as a speaker to discuss how the marsh works.

Ms. Durfee reviewed the proposed six-month schedule for CHAT meetings, development of recommendations, and public outreach. Details on the proposed approach are available at: <https://drive.google.com/file/d/15cZu0YivVHPsKmQabTOlzIMWZA5Ro5gu/view?usp=sharing> [temporary link]

5. Next Meeting: March 17, 2020 at 2:00 PM.

6. Adjourn

The meeting ended at 5:00 PM.

Respectfully submitted,

Nancy J. Hoijer  
Recording Secretary