
Coastal Hazards Adaptation Team (CHAT) Work Session #66

Tuesday, October 15, 2024

1:00-3:00PM

VIRTUAL MEETING

MINUTES

1. Introductions

CHAT Members

Jay Diener – Hampton Conservation Commission
Bob Ladd – Hampton Beach Village District
Ward Galanis – Hampton Planning Board
Jason Bachand – Hampton Town Planner
Stephen LaBranche – Member at large
Eric Sunderlin – Hampton DPW
Lucy Perkins – DES Coastal Program
Jen Gilbert – DES Coastal Program
Kate Bashline – Resident Representative
Barbara Kravitz – Hampton Beach Area Commission (via phone)
Tom Bassett – Resident Representative
Jen Hale – Hampton DPW Director
Sara Gagnon – SHEA Coastal Coordinator

CHAT Support Staff

Liz Durfee – Planning Consultant and CHAT Coordinator

Guests

Sarah Crowell – Seacoast Public Health Network
Annie Cox – Piscataqua Region Estuaries Partnership Network
Dean Merrill – President, Tobey & Merrill Insurance
Bob Desaulniers – Regional Flood Insurance Liaison, FEMA Region 1
James Fox – Property & Casualty Director
LuAnne King – P&C Supervisor of Compliance
AJ Kierstead – NH Insurance Department Outreach Coordinator
Bart Bartelsman – Hampton Resident

2. Approve meeting notes from Sept 2024 (5 mins)

Motion: Mr. Diener moved to approve the September meeting minutes as amended.

Second: Mr. Bachand

Vote: 6 in Favor, Mr. Bassett abstained.

3. Relevant Flood Updates (20 mins)

Mr. Bachand & Ms. Durfee

- Summary of tabling event at the Historical Society Fall Festival in October
 - CHAT and the Master Plan Implementation Committee had a combined table.
 - Engagement was moderate due to the weather.

Mr. Bassett

- September experienced three days of flooding.
- Showed flooded pictures of Meadow Pond area and intersection of Greene Street and Gention Road.
- The flood water is high tide flood water that overflows from the pond into the streets.
- Showed a chart comparing predicted high tide versus observed high tide. The observed high tide was higher than predicted on September 19-21, resulting in flooding.
- NHDES collected water for Enterococcus testing from the flood water. Sampling showed Enterococcus levels exceeded the allowable amounts. This is a health hazard every time the area floods. Ms. Hale clarified that the Enterococcus levels in Meadow Pond are largely due to wildlife, but it is unfortunate that it spills over into the neighborhood as standing water which is a safety concern.
- The neighborhood drainage project bids far exceeded the amount of funding Hampton allocated for this project. DPW project revisions were unable to move the project within budget. The project is now on pause for per the Board of Selectmen meeting. The project has about a \$600K shortfall
- Hampton Town staff, NHDES, and NH Executive Councilor Janet Stevens are attempting to get state funds allocated to this project via the reallocation of unspent ARPA funds.

Ms. Hale

- The Board of Selectmen is holding a public hearing on October 23 to accept designated funding for the drainage project.
- The revised project eliminates catch basins on Kings Highway but does include all the work for Meadow Pond including the pump station. The plan is to have multiple phases for the drainage project.
- The water main replacement project construction kick-off meeting was held October 15.

Mr. Ladd

- State parks is placing a berm at the north end of the beach near Church Street in response to spillovers onto Church street from recent storms. This is in addition existing berms already on place on the south end of the beach.

Ms. Perkins

- Flood Preparedness Day update: Distributed >350 sandbags. The limit was no more than 10 bags per household. Volunteers helped residents set up the sandbags at their homes.
- Ms. Hale added that additional sandbags went out to residents after the event. It may be helpful to have this event twice per year in order to make good use of time, personnel, and material resources.

4. Hampton Workshop on Emergency Preparedness (15 mins)

- a. Sarah Crowell, Seacoast Public Health Network

Ms. Crowell

- Emergency Preparedness Workshop:
 - The workshop designed is to prepare residents for winter storm and flooding events.
 - The goal is to assist with developing emergency plans, offer tips prepare homes and ensure safety during disasters.

- Dinner, childcare, and children’s activities will be provided. There is a separate child care room at the venue.
- The workshop will be hosted with Flood Ready Neighborhoods.
- Ms. Crowell asked for feedback on advertising this workshop for maximum participation throughout the community.
- Ms. Crowell will update the address for parks and rec on the flyer.

Ms. Hale

- Stated that this workshop would have been good to hold in conjunction with the Flood Preparedness Day and it is recommended partnership for future workshops.
- Suggested coordinating with the Emergency Management Director (Hampton Fire Chief) and the Board of Selectmen. They can help get the word out. Ms. Hale stated that flyers should specify if the workshop will cover topics other than flooding to expand the potential audience. Many residents think “flooding” when hearing about emergency preparedness. They may not realize that other general emergency preparedness topics will be addressed. Send marketing information to Ms. O’Brien and Mr. Diener so that they can put information on social media. Ms. Durfee can send out the flier to the CHAT e-mail list. Mr. Diener and Ms. Dionne held an emergency preparedness working group recently and may have marketing ideas and feedback for Ms. Crowell.
- Ms. Hale asked if there was feedback from the most recent workshop held in Seabrook. Ms. Crowell stated there was a lot of feedback about what coastal communities are looking for such as insurance, general emergency preparedness, winter weather, Seabrook power center, and a few other areas of interest.

Ms. Perkins

- Stated there is potential for future preparedness workshops with other topics and speakers.

Mr. Ladd

- Stated invited Ms. Crowell to attend the November 6 monthly meeting of the Hampton Beach Village District and can post marketing information on social media.

Mr. LaBranche

- Asked if the Seabrook emergency loudspeakers are still operating, stating an audible alarm could be helpful during emergencies. Ms. Crowell stated she isn’t aware of the alarms but she would look into it.

5. Home Insurance and Flood Insurance Discussion (~1 hour)

- a. Bob Desaulniers, Regional Flood Insurance Liaison, FEMA Region 1
James Fox, Property & Casualty Director and LuAnne King, P&C Supervisor of Compliance New Hampshire Insurance Department
and LuAnne King, P&C Supervisor of Compliance

Mr. Desaulniers

- Discussed concerns about the viability of the National Flood Insurance Program (NFIP) due to the deficit related to a large number of claims. Mr. Desaulniers believes Congress will continue to ensure funding for the program.
- Congress has been discussing reform for the program to address some of the funding and budgeting issues. An installment plan has been discussed and is in the planning stages.
- NFIP is difficult to coordinate with insurance agents because it originally wasn’t designed to operate the same as a normal insurance policy but is moving towards operating like a typical insurance policy. This will make it more usable for insurance agents.
- Coordinators are looking at the possibility of getting the quoting system into insurance agency management systems which may result in a higher number of quotes.
- Congress has made more grant money available for flood mitigation efforts.

- Climate change models may result in higher flood insurance premiums in the future.

Mr. Fox

- Discussed homeowner's insurance policies which started with statutory fire policies, and wind was added later. His office reviews forms to ensure they are in line with the fire policy laws and all other applicable laws and regulations. His office also approves the insurance rate. Rates are increasing. NH doesn't set an upper limit for insurance premiums in competitive markets. Buyers are encouraged to shop around for the best premium price.
- Mr. Fox's office performs exams to ensure the insurance companies are doing what they promise to do regarding terms, rates, and claims processing.
- Mr. Fox's office processes consumer complaints.
- A recommendation is to purchase flood insurance if needed even if the structure is not in a flood zone.
- A resiliency program has been proposed and put before NH legislature. This program is designed to create a fund administered by the New Hampshire Insurance Department to help homeowners make their homes more resilient particularly regarding storm damage. The proposed program would hold \$1 million to fund grants of up to \$10K each for home improvements such as roof and window replacement. The program has not been approved and is still in the design phase. Feedback is welcome.
- Currently, private flood insurance doesn't seem to be widely used but it is available.

b. Dean Merrill, President, Tobey & Merrill Insurance

Mr. Merrill

- Stated that in his opinion, it isn't difficult to get flood insurance. An elevation certificate may help the rate for the buyer. Premiums are more expensive when structures are closer to the ocean.
- In Mr. Merrill's experience, homeowners get flood insurance when using a bank to finance their home. When banks aren't used in home purchases, people often opt not to buy flood insurance.
- After the most recent storms of 2024, companies that were offering private flood insurance have left the market due to costs.
- Flood Policies are with service carriers such as Concord Group and Wright Flood, but the rates and the program are through the National Flood program. This is a government run program that is funded annually by Congress. Private homes can be insured up to \$250K and businesses can be insured up to \$500K. There is a push to have Congress increase the private home amount to \$500K.
- The biggest problem with the NFIP is that there aren't many people in the program.
- Homeowner's insurance companies are not pulling out of NH but the costs have increased and companies may have limits on how close to the ocean they will insure. NH state law prohibits insurers from discriminating based on location.

Mr. LaBranche

- Stated that insurance rates in NH have increased but not substantially.

Mr. Diener

- Asked about the resiliency program potential start date and whether it will be an ongoing program. Mr. Fox stated that the goal is for it to be an ongoing program. The start date is undecided because the program is still going through the legislature. The program's goal is to help make homes more resilient, which should reduce insurance rates and premiums. The NH Insurance Department will likely administer the resiliency grant program.

Ms. Bashline

- Asked for a resource to increase consumer insurance literacy. She also asked which clauses are the most important to include to ensure appropriate coverage for people living on the seacoast. Mr. Merrill stated that most homeowner's policies in NH cover wind damage. Mr. Desaulniers stated

that it is a good idea to assess risk management and determine what works the best for individuals regarding premiums and deductible amounts. Mr. Fox stated that it is helpful to call the insurer or the consumer division of the NH Insurance Department for explanations of the insurance policy and why claims were decided the way they were decided. Insurance.nh.gov and floodsmart.gov are great resources regarding insurance and flooding.

Mr. Fox

- Catastrophe Team: Staff from the NH Insurance Department will be sent to areas that experience catastrophes to speak with residents about insurance questions and help them with claims processes. The intention is to give residents more real time help and ensure they know what resources exist at the state level.

6. Next meeting: November 19, 2024

7. Adjourn

Members of the public are welcome at CHAT meetings. Visit <https://shea4nh.org/coastal-hazards-adaptation-team-chat/> to learn about CHAT. Please contact CHAT coordinator Liz Durfee at efd.planning@gmail.com if you have questions about how to join on Zoom.

During the meeting, please:

- Keep your microphone on mute to minimize background noise
- Use the hand raise function or type in the chat box if you have a question or comment
- Stay on topic
- Be respectful of all meeting participants